

<i>SERFF Tracking Number:</i>	<i>CMBD-128234539</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>P13999 - GROUP ACCIDENT POLICY</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>P13999 - Group Accident Policy</i>		
<i>Project Name/Number:</i>	<i>P13999 - Group Accident Policy/P13999 - Group Accident Policy</i>		

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: P13999 - Group Accident Policy SERFF Tr Num: CMBD-128234539 State: Arkansas

TOI: H02G Group Health - Accident Only SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: H02G.000 Health - Accident Only Co Tr Num: P13999 - GROUP ACCIDENT POLICY State Status: Approved-Closed

Filing Type: Form

Author: Deborah Shortridge

Date Submitted: 05/07/2012

Reviewer(s): Rosalind Minor

Disposition Date: 05/17/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: P13999 - Group Accident Policy

Project Number: P13999 - Group Accident Policy

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Association, Other

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Explanation for Other Group Market Type:

Credit Union, Organizations

Filing Status Changed: 05/17/2012

State Status Changed: 05/17/2012

Created By: Deborah Shortridge

Corresponding Filing Tracking Number:

Overall Rate Impact:

Deemer Date:

Submitted By: Deborah Shortridge

Filing Description:

This is a new filing. These new forms will not replace any existing forms. They are being filed in compliance with your statutory true group requirements. All required transmittals, certifications, and checklist are attached, if applicable. Also enclosed is a variability memorandum.

Form No. P13999 is a group accident only policy providing individual or family coverage for hospital, outpatient, fractures, accidental death and other accident benefits. Form No. C14059-AR is the certificate. Form No. MA14059 is the master application. The enclosed Certificate Rider, Form No. C140459-AR will be included with respect to coverage

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 issued to residents of Arkansas.

These forms are solicited on a face-to-face basis by our Insurance Producers or by direct market for telephone and mail solicitation. The application will be completed and/or transmitted either by paper or through electronic means. We certify that we will comply with your state statutes regarding privacy and electronic signatures.

The premium will be paid by payroll deduction or other premium collection means. The forms format and type style may change for computer system reasons but type size and print will not.

We appreciate your time in reviewing this filing. Please call me at our toll free number (888-449-3623 ext. 31534) or email me (deborah.shortridge@combined.com) if you have further questions or need additional information.

State Narrative:

Company and Contact

Filing Contact Information

Deborah Shortridge, Senior Policy Analyst Deborah.Shortridge@combined.com
 1000 Milwaukee Avenue 847-953-1534 [Phone]
 Glenview, IL 60025 847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois
 1000 Milwaukee Avenue Group Code: 626 Company Type:
 Glenview, IL 60025 Group Name: State ID Number:
 (847) 953-1531 ext. [Phone] FEIN Number: 36-2136262

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? Yes
 Fee Explanation: IL - \$50 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$200.00	05/07/2012	58967063

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/17/2012	05/17/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	05/09/2012	05/09/2012	Deborah Shortridge	05/17/2012	05/17/2012

SERFF Tracking Number: CMBD-128234539 *State:* Arkansas
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Project Name/Number: P13999 - Group Accident Policy/P13999 - Group Accident Policy

Disposition

Disposition Date: 05/17/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMBD-128234539 State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Varability Memorandum	Approved-Closed	Yes
Form	Group Accident Policy	Approved-Closed	Yes
Form (<i>revised</i>)	Group Accident Certificate	Approved-Closed	Yes
Form	Group Accident Certificate	Replaced	Yes
Form	Master Application	Approved-Closed	Yes
Form (<i>revised</i>)	Certificate Amendment	Approved-Closed	Yes
Form	Certificate Amendment	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/09/2012

Submitted Date 05/09/2012

Respond By Date

Dear Deborah Shortridge,

This will acknowledge receipt of the captioned filing.

Objection 1

- Group Accident Certificate, C14059-AR (Form)

Comment:

With respect to coverage for minors for whom the insured has filed a petition to adopt, please refer to the 60-day period outlined under ACA 23-79-137.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/17/2012

Submitted Date 05/17/2012

Dear Rosalind Minor,

Comments:

Response 1

Comments: To comply with ACA 23-79-137, we have amended the definition of Eligible Dependent, the provision for Eligibility, Effective Date, Termination of Coverage, and Portability Privilege and provision for Addition of Eligible Dependents item 2). The Certificate Amendment, Form No. C140459-AR, has also been amended to reflect these changes.

Related Objection 1

Applies To:

- Group Accident Certificate, C14059-AR (Form)

Comment:

With respect to coverage for minors for whom the insured has filed a petition to adopt, please refer to the 60-day period outlined under ACA 23-79-137.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Group Accident Certificate	C14059-AR		Certificate	Initial		62.000	C14059-AR.pdf
Previous Version							
Group Accident	C14059-		Certificate	Initial		62.000	C14059-

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<i>Project Name/Number:</i>	<i>P13999 - Group Accident Policy/P13999 - Group Accident Policy</i>		
Certificate	AR		AR.pdf
Certificate Amendment	C140459-AR	Certificate Amendment, Initial Insert Page, Endorsement or Rider	47.000 C140459-AR.pdf
 Previous Version			
Certificate Amendment	C140459-AR	Certificate Amendment, Initial Insert Page, Endorsement or Rider	47.000 C140459-AR.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Deborah Shortridge

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Filing Company: Combined Insurance Company of America State Tracking Number:

Company Tracking Number: P13999 - GROUP ACCIDENT POLICY

TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only

Product Name: P13999 - Group Accident Policy

Project Name/Number: P13999 - Group Accident Policy/P13999 - Group Accident Policy

Form Schedule

Lead Form Number: P14059 - Group Accident Policy

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Approved-Closed 05/17/2012	P13999	Policy/Cont ract/Fratern al Certificate	Group Accident	Initial		62.000	P13999.pdf
Approved-Closed 05/17/2012	C14059-AR	Certificate	Group Accident Certificate	Initial		62.000	C14059-AR.pdf
Approved-Closed 05/17/2012	MA14059	Application/ Enrollment Form	Master Application	Initial		50.000	MA14059.pdf
Approved-Closed 05/17/2012	C140459-AR	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Amendment	Initial		47.000	C140459-AR.pdf



[Home Office: 111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601
1-800-544-9382

Policyholder Service Address: P. O. Box 1160 • Glenview, Illinois 60025-8160]

GROUP [ACCIDENT] INSURANCE POLICY

POLICYHOLDER: [POLICYHOLDER NAME]
POLICY EFFECTIVE DATE: [June 1, 2012]
POLICY ANNIVERSARY DATE: [June 1, 2012 and each following June 1]
PREMIUM DUE DATE: [June 1, 2012] and the [first day] of each [calendar month] thereafter
RATE GUARANTEE DATE: [June 1, 2014]
GOVERNING JURISDICTION: [STATE]
ELIGIBLE CLASS(ES): [Eligible Employees]
[Eligible Members]
[Eligible Dependents]

COVERAGE TYPE: [Non-Occupational Injury]
[Plan Identifiers]

COMBINED INSURANCE COMPANY OF AMERICA (referred to as We, Us, Our, or the Company) will provide benefits under this Policy. We make this promise subject to all of this Policy's provisions.

The Policyholder should read this Policy carefully and contact Us promptly with any questions. This Policy is delivered in and is governed by the laws of the Governing Jurisdiction.

This Policy may be changed in whole or in part. Only an officer of the Company can approve a change. The approval must be in writing and endorsed on or attached to this Policy. No other person, including an agent, may change this Policy or waive any part of it.

Signed for the Company at its home office in Glenview, Illinois.

Brad Bennett, President

Carmine A. Giganti, Vice President and Secretary

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POLICYHOLDER PROVISIONS

CLERICAL ERROR

Clerical error on the part of the Policyholder or Us will not invalidate insurance otherwise in force nor continue insurance otherwise terminated. Upon discovery of any error, an adjustment will be made in the premiums and/or benefits available. Complete proof must be supplied by the Policyholder documenting any clerical errors.

EFFECTIVE DATE OF COVERAGE

The Policy becomes effective on the Policy Effective Date shown in the Policy Specifications. Coverage for each Covered Person begins on the Certificate Effective Date shown in the Certificate Specifications of each Individual Certificate.

ENTIRE CONTRACT

The Entire Contract consists of:

1. This Policy;
2. The Policyholder's application;
3. Any amendments and attachments issued;
4. The Certificates of the Insureds; and
5. Enrollment data and any individual enrollment forms of the Insureds.

INFORMATION REQUIRED FROM THE POLICYHOLDER

The Policyholder must provide Us with detailed information about persons who are eligible to become insured under the Policy, information about Insureds, and any other information that may be reasonably required.

Policyholder records that have a bearing, in Our opinion, on the Policy will be available for review by Us at any reasonable time as determined by Us.

LEGAL ACTION

No legal action can be brought to recover benefits under the Policy for at least 60 days after written Proof of Loss has been furnished to Us; nor after the expiration of three (3) years after the date Proof of Loss is required.

PREMIUM

Payment of Premium: The Policy is issued in consideration of the Policy application and payment of the first premium. The first premium is based on the initial rate(s) shown in the Rate Table. The first premium is due on the Premium Due Date shown in the Policy Specifications. The Policyholder must send all premiums to us on or before their respective Premium Due Dates.

Grace Period: After payment of the first premium, if a premium is not paid on or before the Premium Due Date, it may be paid during the next 31 days. These 31 days are called the Grace Period. If any premium is unpaid at the end of the Grace Period, coverage shall automatically terminate and this Policy will no longer be in force. This Grace Period does not apply if the Policyholder requested the Policy be terminated.

Initial Rate Guarantee and Changes in Premium: We have the right to adjust the premium for the Policy as determined necessary by Us. A change in premium will not take effect before the Rate Guarantee Date shown in Policy Specifications. However, We may change premium rates at any time for reasons which affect the risk assumed, including but not limited to:

- 1) A change occurs in the Policy design;
- 2) The number of Insureds changes by [X%]; or
- 3) A new law or a change in an existing law affecting premium taxes or premium-based fees or other fees or assessments affecting Us.

A premium adjustment will take effect on the next [Policy Anniversary] [monthly anniversary of the Policy] [anniversary of each Certificate Effective Date] following the adjustment. A change may take effect on an earlier date when both We and the Policyholder agree. Written notice of a premium adjustment will be delivered to the Policyholder and Insureds at least 30 days advance.

Reinstatement of Policy: If premium is not paid within the period specified and is subsequently accepted by Us without requiring an application for reinstatement, the Policy will be reinstated.

Reinstatement of Individual Certificates: If an Individual Certificate terminates for failure to pay premium, the Insured may apply for reinstatement subject to the reinstatement provision in the Individual Certificate.

POLICY RENEWAL

The Policy shall automatically renew on each anniversary of the Policy Anniversary Date, subject to the Termination of Policy provision.

TIME LIMIT ON CERTAIN DEFENSES

After two (2) years from the Policy Effective Date, no misstatements, except fraudulent misstatements, of the Policyholder can be used to void the Policy. After two (2) years from the Certificate Issue Date of an Individual Certificate, no misstatements, except fraudulent misstatements, of the Insured can be used to void coverage or deny a claim for loss incurred or Disability commencing after the expiration of the two (2) year period.

DEFINITIONS

Active Employee, Actively at Work means the Insured is at work for pay on a permanent basis at least [17 ½] hours per week performing the normal duties of the Insured's job.

Certificate means the document that explains the parts of the Policy which apply to the Insured and defines benefits and provisions for each Covered Person. A certificate is provided to each Insured.

Covered Person means a person listed on the Certificate Specifications as covered under the Certificate, except no person who is on active duty in the military of any country.

Eligible Class(es) means the people who may apply for coverage. The Eligible Class(es) are shown in the Policyholder Specifications.

[**Eligible Employee** means a person who is an Active Employee of the Policyholder]

Eligible Dependent means a person who is:

- 1) The Insured's Spouse [/Eligible Domestic Partner/Civil Union];
- 2) The Insured's newborn child;
- 3) The Insured's unmarried natural child, legally adopted child, child in the waiting period prior to finalization of adoption by the Insured, or stepchild under age [26]; or
- 4) The Insured's unmarried grandchild under age [26] who is a dependent for federal income tax purposes.

[**Eligible Member** means a person who is a member in good standing with the Policyholder and who is an Active Employee.]

Insured means the person covered by the Certificate and named as Insured in the Certificate Specifications.

Loss means an event for which a benefit may become payable under the Policy.

Spouse means the person to whom you are legally married or your [Eligible Domestic Partner/Civil Union], as defined in the individual Certificates.

We, Our, Us or the Company means Combined Insurance Company of America.

TERMINATION AND PORTABILITY PRIVILEGE

TERMINATION OF POLICY

The Policy terminates on the date there are no longer any Insureds covered under it.

Coverage under the Policy may also be terminated:

- 1) By the Policyholder with at least 60 days advance written notice delivered or mailed to Us; or
- 2) By Us with at least 60 days advance written notice delivered to the Policyholder.

When both the We and Policyholder agree, the Policy can be canceled on an earlier date.

Coverage under the Policy may be modified by Us with at least 60 days advance written notice delivered to the Policyholder.

TERMINATION OF COVERAGE UNDER THE POLICY

The Insured's coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The premium due date following the date We receive the Insured's written request to have the insurance terminated;
- 3) The date the Insured enters into active duty status for the military service of any country;
- 4) The date of the Insured's death; or
- 5) The date the Policy is cancelled, subject to the Portability Privilege Provision.

Dependent coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The monthly anniversary of the Certificate Issue Date following the date a Dependent ceases to be a Dependent as defined;
- 3) The date the Insured's coverage terminates, except as provided in the Dependent Conversion Provision;
- 4) The date Dependent enters into active duty status for the military service of any country; or
- 5) The monthly anniversary of the Certificate Issue Date following the date we receive the Insured's written request to terminate the Dependent coverage for the Insured's Spouse [Eligible Domestic Partner/Civil Union] and/or Dependent child/children.

PORTABILITY PRIVILEGE

If the Insured's coverage under the Policy terminated because the Policy was cancelled or the Insured was no longer eligible for payroll deduction, the Insured has the option to continue the [Accident] Insurance. To continue coverage:

- 1) We must receive a written request and payment of the first premium for the portability coverage no later than 60 days after such termination; and
- 2) The written request is made on a form we furnish or approve for that purpose.

CERTIFICATES

The Certificates designated in Appendix A, and any amendments thereto, are attached to and made part of the Policy. Any discrepancy or inconsistency between the attached Certificate(s) and any individual Certificate issued to an Insured is governed by the attached Certificate.

The Certificate(s) apply to Covered Persons in accordance with the coverages and benefits elected by the Policyholder in its application and accepted by Company.

Individual Certificates: An individual certificate of insurance which sets forth (a) a description of the benefits and coverages; and (b) exclusions or limitations that apply to such benefits and coverages shall be [delivered] [available] to [the Policyholder for distribution to each Insured] [each Insured].



[Home Office: 111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601
1-800-544-9382

Policyholder Service Address: P. O. Box 1160 • Glenview, Illinois 60025-8160]

ACCIDENT INSURANCE CERTIFICATE

**THIS IS A LIMITED BENEFIT CERTIFICATE.
PLEASE READ IT CAREFULLY.**

THIS CERTIFICATE IS GUARANTEED RENEWABLE FOR LIFE. YOU MAY RENEW THIS CERTIFICATE BY PAYING EACH PREMIUM ON THE PREMIUM DUE DATE, SUBJECT TO THE GRACE PERIOD.

This is Your Certificate while You are insured. This Certificate is in force as of the Certificate Effective Date. The Certificate Effective Date is shown in the Certificate Specifications.

The Policy alone constitutes the agreement under which payments are made. Benefit payment is governed by all the terms, conditions and limitations of the Policy. We will pay the benefits set forth in this Certificate. If the terms and provisions of the Certificate are different from the Policy, the Policy will govern.

[This Certificate was issued on the basis that the information [provided by You on an enrollment form and] provided by the Policyholder was correct and complete. If any information [on the enrollment form] is not correct or complete, write to Us within 10 days of receipt of this Certificate. Incorrect or incomplete information can result in the denial of a claim, rescission, or termination of this Certificate.]

NOTICE OF THIRTY DAY RIGHT TO CANCEL THIS CERTIFICATE

If You are not satisfied with this Certificate, You can return it to Us at the Policyholder Service Address above within 30 days after you receive it. At that time, You should ask Us in writing to cancel it. This Certificate will be cancelled and any premium paid will be refunded.

PREMIUM ADJUSTMENT

We have the right to adjust the premium for this Certificate as determined necessary by Us. A premium adjustment will take effect on an anniversary following the adjustment. Written notice of an adjustment will be mailed to You at least 30 days in advance. When a Covered Person's coverage ends, any resulting change in premium will be made on the next monthly anniversary of the Certificate Effective Date.

A handwritten signature in black ink, appearing to read "Brad Bennett".

Brad Bennett, President

A handwritten signature in black ink, appearing to read "Carmine A. Giganti".

Carmine A. Giganti, Vice President and Secretary

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CERTIFICATE SPECIFICATIONS

OWNER: [JOHN DOE]	CERTIFICATE NUMBER:	[SPECIMEN]
CERTIFICATE EFFECTIVE DATE: [JUNE 1, 2012]	PREMIUM AMOUNT:	[\$19.02]
	[PREMIUM MODE:]	[MONTHLY]
INSURED ISSUE AGE: [25]	COVERAGE TYPE:	[NON-OCCUPATIONAL INJURY] [PLAN I]
COVERED PERSONS: INSURED: [JOHN DOE] SPOUSE: [JANE DOE] CHILDREN: [COVERED]		
POLICYHOLDER: [POLICYHOLDER NAME]	GOVERNING JURISDICTION:	[STATE XYZ]

SCHEDULE OF BENEFITS

	[Insured]	[Spouse]	[Child]
ABDOMINAL AND THORACIC SURGERY BENEFIT	[\$750]	[\$750]	[\$750]
[ACCIDENTAL DEATH BENEFIT]	[\$5,000]	[\$5,000]	[\$1,000]
ACCIDENTAL DEATH COMMON CARRIER BENEFIT	[\$10,000]	[\$10,000]	[\$2,000]]
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	[\$25]	[\$25]	[\$25]
AIR AMBULANCE BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
AMBULANCE BENEFIT	[\$120]	[\$120]	[\$120]
APPLIANCE BENEFIT	[\$75]	[\$75]	[\$75]
BLOOD, PLASMA, PLATELETS BENEFIT	[\$200]	[\$200]	[\$200]
BURN BENEFIT			
Third-degree burns that cover 35 or more square inches of body surface	[\$7,500]	[\$7,500]	[\$7,500]
Third-degree burns that cover at least 9 square inches of body surface but less than 35 square inches of body surface	[\$1,500]	[\$1,500]	[\$1,500]
Second-degree burns that cover at least 36% of body surface	[\$750]	[\$750]	[\$750]
[CATASTROPHIC ACCIDENT BENEFIT]			
Catastrophic Accident Benefit prior to age 70	[\$10,000]	[\$10,000]	[\$5,000]
Catastrophic Accident Benefit on or after age 70	[\$5,000]	[\$5,000]	[\$2,500]
Elimination Period	[365] days	[365] days	[365] days]]
[CHIROPRACTIC TREATMENT BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)]			
Chiropractic Treatment Benefit	[\$25]	[\$25]	[\$25]
Maximum visits per accident	[3]	[3]	[3]
Maximum visits per calendar year	[6]	[6]	[6]]
COMA INJURY BENEFIT	[\$7500]	[\$7500]	[\$7500]
CONCUSSION BENEFIT	[\$60]	[\$60]	[\$60]

SCHEDULE OF BENEFITS (CONTINUED)

	Insured	Spouse	Child
DISLOCATION BENEFIT - OPEN REDUCTION WITH ANESTHESIA			
Ankle or foot (other than toes)	[\$1,440]	[\$1,440]	[\$1,440]
Bone or bones of the hand (other than fingers)	[\$540]	[\$540]	[\$540]
Collarbone (acromioclavicular and separation)	[\$180]	[\$180]	[\$180]
Collarbone (sternoclavicular)	[\$900]	[\$900]	[\$900]
Elbow	[\$480]	[\$480]	[\$480]
Hip	[\$3,600]	[\$3,600]	[\$3,600]
Knee (except patella)	[\$1,800]	[\$1,800]	[\$1,800]
Lower jaw	[\$480]	[\$480]	[\$480]
One toe or finger	[\$200]	[\$200]	[\$200]
Shoulder (glenohumeral)	[\$600]	[\$600]	[\$600]
Wrist	[\$540]	[\$540]	[\$540]
DISLOCATION BENEFIT - CLOSED REDUCTION WITH ANESTHESIA			
Ankle or foot (other than toes)	[\$720]	[\$720]	[\$720]
Bone or bones of the hand (other than fingers)	[\$270]	[\$270]	[\$270]
Collarbone (acromioclavicular and separation)	[\$90]	[\$90]	[\$90]
Collarbone (sternoclavicular)	[\$450]	[\$450]	[\$450]
Elbow	[\$240]	[\$240]	[\$240]
Hip	[\$1,800]	[\$1,800]	[\$1,800]
Knee (except patella)	[\$900]	[\$900]	[\$900]
Lower jaw	[\$240]	[\$240]	[\$240]
One toe or finger	[\$100]	[\$100]	[\$100]
Shoulder (glenohumeral)	[\$300]	[\$300]	[\$300]
Wrist	[\$270]	[\$270]	[\$270]
Benefit amount without anesthesia or for Incomplete Dislocation is 25% of applicable Closed Reduction Benefit.			
EMERGENCY DENTAL BENEFIT			
Crown	[\$150]	[\$150]	[\$150]
Extraction	[\$50]	[\$50]	[\$50]
EMERGENCY ROOM TREATMENT BENEFIT			
	[\$75]	[\$75]	[\$75]
EYE INJURY BENEFIT			
	[\$200]	[\$200]	[\$200]
[FAMILY CARE BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)]			
Family Care Benefit	[\$25]	[\$25]	\$0
Maximum Days	[30]	[30]	
FRACTURE BENEFIT - OPEN REDUCTION			
Ankle (medial or lateral malleolus)	[\$600]	[\$600]	[\$600]
Body of vertebrae	[\$1,350]	[\$1,350]	[\$1,350]
Bones of face (except mandible or maxilla)	[\$630]	[\$630]	[\$630]
Bones of nose	[\$700]	[\$700]	[\$700]
Coccyx	[\$320]	[\$320]	[\$320]
Finger, toe	[\$180]	[\$180]	[\$180]
Foot (except toes)	[\$600]	[\$600]	[\$600]
Forearm (radius and/or ulna)	[\$600]	[\$600]	[\$600]
Hand, Wrist (except fingers)	[\$540]	[\$540]	[\$540]
Hip	[\$3,000]	[\$3,000]	[\$3,000]

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
FRACTURE BENEFIT - OPEN REDUCTION (CONTINUED)			
Kneecap (patella)	[\$600]	[\$600]	[\$600]
Leg (tibia and/or fibula)	[\$1,500]	[\$1,500]	[\$1,500]
Lower jaw, mandible (except alveolar process)	[\$480]	[\$480]	[\$480]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$1,200]	[\$1,200]	[\$1,200]
Rib	[\$450]	[\$450]	[\$450]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$480]	[\$480]	[\$480]
Skull (except bones of face or nose) depressed skull fracture	[\$4,000]	[\$4,000]	[\$4,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$1,600]	[\$1,600]	[\$1,600]
Thigh (femur)	[\$3,000]	[\$3,000]	[\$3,000]
Upper arm between elbow and shoulder (humerus)	[\$700]	[\$700]	[\$700]
Upper jaw, maxilla (except alveolar process)	[\$560]	[\$560]	[\$560]
Vertebral processes	[\$540]	[\$540]	[\$540]
FRACTURE BENEFIT - CLOSED REDUCTION			
Ankle (medial or lateral malleolus)	[\$300]	[\$300]	[\$300]
Body of vertebrae (excluding mandible or maxilla)	[\$675]	[\$675]	[\$675]
Bones of face (except mandible or maxilla)	[\$315]	[\$315]	[\$315]
Bones of nose	[\$350]	[\$350]	[\$350]
Coccyx	[\$160]	[\$160]	[\$160]
Finger, toe	[\$90]	[\$90]	[\$90]
Foot (except toes)	[\$300]	[\$300]	[\$300]
Forearm (radius and/or ulna),	[\$300]	[\$300]	[\$300]
Hand, Wrist (except fingers)	[\$270]	[\$270]	[\$270]
Hip (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Kneecap (patella)	[\$300]	[\$300]	[\$300]
Leg (tibia and/or fibula)	[\$750]	[\$750]	[\$750]
Lower jaw, mandible (except alveolar process)	[\$240]	[\$240]	[\$240]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$600]	[\$600]	[\$600]
Rib	[\$225]	[\$225]	[\$225]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$240]	[\$240]	[\$240]
Skull (except bones of face or nose) depressed skull fracture	[\$2,000]	[\$2,000]	[\$2,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$800]	[\$800]	[\$800]
Thigh (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Upper arm between elbow and shoulder (humerus)	[\$350]	[\$350]	[\$350]
Upper jaw, maxilla (except alveolar process)	[\$280]	[\$280]	[\$280]
Vertebral processes	[\$270]	[\$270]	[\$270]

Benefit amount for a Chip or Avulsion Fracture is 25% of the applicable Closed Reduction Benefit.

HERNIATED DISC BENEFIT	[\$400]	[\$400]	[\$400]
HOSPITAL ADMISSION BENEFIT	[\$500]	[\$500]	[\$500]
HOSPITAL ADMISSION ICU BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
HOSPITAL CONFINEMENT BENEFIT			
Per day	[\$150]	[\$150]	[\$150]
Maximum Benefit Period	[365] days	[365] days	[365] days
HOSPITAL CONFINEMENT ICU BENEFIT			
Per day	[\$300]	[\$300]	[\$300]
Maximum Benefit Period	[30] days	[30] days	[30] days

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
INITIAL DOCTOR'S OFFICE VISIT	[\$25]	[\$25]	[\$25]
INTERNAL ORGAN LOSS BENEFIT	[\$2,500]	[\$2,500]	[\$2,500]
KNEE CARTILAGE TORN BENEFIT			
Repaired with surgery	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery performed with no repair, or cartilage that is shaved (debridement)	[\$150]	[\$150]	[\$150]
LACERATION BENEFIT - Total of all Lacerations are:			
Over 15 centimeters long and repaired by stitches	[\$300]	[\$300]	[\$300]
Greater than 5 centimeters but not more than 15 centimeters and repaired by stitches	[\$150]	[\$150]	[\$150]
Not more than 5 centimeters and repaired by stitches	[\$40]	[\$40]	[\$40]
Laceration not requiring stitches	[\$20]	[\$20]	[\$20]
LODGING BENEFIT			
Per night	[\$100]	[\$100]	[\$100]
Maximum Benefit Period	[30] nights	[30]nights	[30] nights
LOSS OF FINGER, TOE, HAND, FOOT, OR SIGHT BENEFIT			
Loss of both hands or both feet or sight of both eyes or any combination of two or more	[\$10,000]	[\$10,000]	[\$10,000]
Loss of one hand or one foot or sight of one eye	[\$5,000]	[\$5,000]	[\$5,000]
Loss of two or more fingers or two or more toes or any combination of two or more fingers or toes	[\$1,200]	[\$1,200]	[\$1,200]
Loss of one finger or one toe	[\$600]	[\$600]	[\$600]
MAJOR DIAGNOSTIC EXAM BENEFIT	[\$100]	[\$100]	[\$100]
[NON-OCCUPATIONAL ACCIDENTAL DISABILITY BENEFIT			
(Disability beginning prior to age 72)			
Monthly Benefit Amount	[\$100]		
Maximum Benefit Period	[6] months		
Elimination Period	0 days]		
[OUTPATIENT SURGERY FACILITY BENEFIT	[\$25]	[\$25]	[\$25]]
(PART OF THE SPECIALTY BENEFIT PACKAGE)			
PHYSICAL THERAPY BENEFIT			
Per visit	[\$25]	[\$25]	[\$25]
Maximum visits	[6]	[6]	[6]
PROSTHETIC DEVICE OR ARTIFICIAL LIMB BENEFIT			
More than one prosthetic device or artificial limb	[\$1,000]	[\$1,000]	[\$1,000]
One prosthetic device or artificial limb	[\$500]	[\$500]	[\$500]
REHABILITATION ADMISSION BENEFIT	[\$ 250]	[\$250]	[\$250]
RECOVERY BENEFIT			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
REHABILITATION UNIT BENEFIT			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days
SKIN GRAFT BENEFIT	[25%] of applicable Burn Benefit Amount		
SPECIALTY BENEFIT PACKAGE			
See: Chiropractic Treatment Benefit			
Family Care Benefit			
Outpatient Surgery Facility Benefit]			
SPORTS PACKAGE BENEFIT	[25%] of amount paid for the Covered Accident, limited to [\$1,000] in any 12 month period regardless of the number of Covered Accidents		
TENDON, LIGAMENT, ROTATOR CUFF BENEFIT			
Repair of more than one	[\$600]	[\$600]	[\$600]
Repair of one	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery without repair	[\$150]	[\$150]	[\$150]
TRANSPORTATION BENEFIT			
Per round trip	[\$300]	[\$300]	[\$300]
Maximum trips	[3]	[3]	[3]
URGENT CARE BENEFIT	[\$25]	[\$25]	[\$25]
[WELLNESS BENEFIT	[\$25]	[\$25]	[\$ 25]]
X-RAY BENEFIT	[\$20]	[\$20]	[\$20]

BENEFITS

Refer to the Schedule of Benefits for benefit amounts and Maximum Benefit Periods. [If the amount shown for a benefit is zero, such benefit is not covered under this Certificate.] All [covered] benefits are paid only once per Covered Person per Covered Accident unless otherwise noted. Capitalized terms are defined in the Definitions provision of this Certificate.

ABDOMINAL AND THORACIC SURGERY BENEFIT

We will pay this benefit if a Covered Person undergoes open abdominal or thoracic surgery within 72 hours after the Covered Accident to repair internal Injuries received as a result of a Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

[ACCIDENTAL DEATH BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person dies within 90 days of a Covered Accident as a result of Injuries received from that Covered Accident. We will not pay the Accidental Death Benefit and the Accidental Death Common Carrier Benefit for the same Covered Person.

Any Accidental Death Benefit that is payable due to the Insured's death will be paid to the beneficiary named in Your enrollment form or later changed by You. Any Accidental Death Benefit that is payable due to the death of any other Covered Person is payable to You.

Death will be presumed if the Covered Person disappears and the disappearance:

- 1) Is caused solely and directly by a Covered Accident that occurred while the Covered Person was a fare paying passenger on a Common Carrier that reasonably could have caused loss of life;
- 2) Occurs independently of all other causes; and
- 3) Continues for a period of 365 days after the date of the Covered Accident, despite reasonable search efforts.

We will subtract from the Accidental Death Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of injury to the same Covered Person from the same Covered Accident.

ACCIDENTAL DEATH COMMON CARRIER BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person dies within 90 days of a Covered Accident as a result of Injuries received from that Covered Accident while a fare paying passenger on a Common Carrier. We will not pay the Accidental Death Benefit and the Accidental Death Common Carrier Benefit for the same Covered Person.

Any Accidental Death Common Carrier Benefit that is payable due to the Insured's death will be paid to the beneficiary named in Your enrollment form or later changed by You. Any Accidental Death Common Carrier Benefit that is payable due to the death of any other Covered Person is payable to You.

Death will be presumed if the Covered Person disappears and the disappearance:

- 1) Is caused solely and directly by a Covered Accident that occurred while the Covered Person was a fare paying passenger on a Common Carrier that reasonably could have caused loss of life;
- 2) Occurs independently of all other causes; and
- 3) Continues for a period of 365 days after the date of the Covered Accident, despite reasonable search efforts.

We will subtract from the Accidental Death Common Carrier Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of injury to the same Covered Person from the same Covered Accident.]

ACCIDENT FOLLOW-UP TREATMENT BENEFIT

We will pay this benefit for each Covered Person who receives follow-up treatment that is prescribed by a Physician. Follow-up treatment must:

- 1) Be due to Injuries sustained as the result of a Covered Accident;
- 2) Be within 90 days after the Covered Accident;
- 3) Occur after initial treatment by a Physician in a Physician's office, Urgent Care Facility or Hospital;
- 4) Occur on an outpatient basis; and
- 5) Not be for routine examinations or preventive testing.

We will pay this benefit only once per Covered Person per Covered Accident.

AIR AMBULANCE BENEFIT

We will pay this benefit if a licensed professional air ambulance company transports by air a Covered Person to or from a Hospital or between medical facilities where treatment for Injuries is received as the result of a Covered Accident. The air ambulance transportation must be within 48 hours after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

AMBULANCE BENEFIT

We will pay this benefit if a professional or volunteer ambulance company transports a Covered Person by ground transportation to or from a Hospital or between medical facilities where treatment for Injuries is received as the result of a Covered Accident. The ambulance transportation must be within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

APPLIANCE BENEFIT

We will pay this benefit if a Covered Person is Injured as the result of a Covered Accident and a Physician prescribes the use of a medical appliance as an aid in personal locomotion or mobility as a result of Injuries sustained in the Covered Accident. Crutches and wheelchairs are examples of medical appliances. The use of an appliance must begin within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

BLOOD, PLASMA, PLATELETS BENEFIT

We will pay this benefit if a Covered Person is Injured as the result of a Covered Accident and requires the transfusion, administration, cross-matching, typing and processing of blood, blood plasma or platelets as the result of Injuries sustained in the Covered Accident. The blood, blood plasma and/or platelets must be administered within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

BURN BENEFIT

We will pay this benefit if a Covered Person sustains burns as the result of a Covered Accident. The Covered Person must be treated by a Physician within 72 hours after the Covered Accident. If the Covered Person meets more than one of the burn classifications shown in the Schedule of Benefits, We will pay the higher amount. We will pay only one of the classification amounts per Covered Person per Covered Accident.

[CATASTROPHIC ACCIDENT BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit at the end of the Elimination Period if a Covered Person:

- 1) Sustains a Catastrophic Loss as the result of a Covered Accident;
- 2) Is under the appropriate care of a Physician during the Elimination Period; and
- 3) Remains alive at the end of the Elimination Period.

We will pay this benefit once per lifetime per Covered Person. We will subtract from the Catastrophic Accident Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of Injury to the same Covered Person from the same Covered Accident.]

[CHIROPRACTIC TREATMENT BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person suffers a structural imbalance as a result of Injuries sustained in a Covered Accident and receives Chiropractic Care Services by a chiropractor in a chiropractor's office. Treatment must begin within 60 days after the Covered Accident and must be completed within 180 days after the Covered Accident. We will pay this benefit per visit per Covered Person per Covered Accident, up to the Maximum Visits listed in the Schedule of Benefits.]

COMA INJURY BENEFIT

We will pay this benefit if a Covered Person is diagnosed and treated by a Physician for a coma resulting from Injuries sustained in a Covered Accident. Such coma must have: 1) begun within 30 days after the Covered Accident; 2) lasted for a period of at least seven consecutive days; and 3) required intubation for respiratory assistance. We will pay this benefit only once per Covered Person per Covered Accident.

CONCUSSION BENEFIT

We will pay this benefit if a Covered Person sustains a concussion as the result of a Covered Accident and is diagnosed by a Physician within 72 hours after the date of the Covered Accident using any type of medical imaging procedure such as an X-ray, CT (computerized tomography) scan, or MRI (magnetic resonance imaging).

We will pay this benefit only once per Covered Person per Covered Accident. We will pay this benefit only once per Covered Person in a twelve (12) month period.

DISLOCATION BENEFIT

We will pay this benefit if a Covered Person sustains a Dislocation as the result of Injuries sustained in a Covered Accident. A Dislocation must:

- 1) Be diagnosed as a Dislocation by a Physician within 90 days after the Covered Accident;
- 2) Require correction by a Physician; and
- 3) Be corrected by a Physician by open (surgical) or closed (non-surgical) reduction within 90 days after the date of diagnosis.

If a Covered Person sustains more than one Dislocation in a Covered Accident, and requires open or closed reduction, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture and a Dislocation in the same Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone or joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the larger of either the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit, or the Dislocation Benefit.

We will pay this benefit only once per joint. Subsequent Dislocations of the same joint will not be covered.

EMERGENCY DENTAL BENEFIT

We will pay this benefit for each Covered Person who requires a dental extraction and/or crown as the result of Injuries sustained in a Covered Accident.

The treatment must be within 60 days after the date of the Covered Accident and the services provided must not be for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident, regardless of the number of teeth involved. If a Covered Person requires dental work including both extraction(s) and crown(s) for the same Covered Accident, We will pay only one benefit, which will be the larger of the extraction or crown benefit amounts shown in the Schedule of Benefits.

EMERGENCY ROOM TREATMENT BENEFIT

We will pay this benefit if a Covered Person requires examination and treatment by a Physician in a Hospital Emergency Room as the result of Injuries sustained in a Covered Accident. The examination and treatment must occur within 72 hours after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident. Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

EYE INJURY BENEFIT

We will pay this benefit if a Covered Person sustains an eye Injury as the result of a Covered Accident. The eye Injury must require surgery or the removal of a foreign object by a Physician within 90 days after the Covered Accident. An examination with anesthesia is not considered surgery. We will pay this benefit only once per Covered Person per Covered Accident.

[FAMILY CARE BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person is Confined in a Hospital or Rehabilitation Unit as a result of Injuries sustained in a Covered Accident and the Covered Person has a child or children attending a Child Care Center. We will pay this benefit for each child attending a Child Care Center on any given day the Covered Person is Confined, up to the Maximum Days shown in the Schedule of Benefits. The child attending a Child Care Center does not need to be a Covered Person for this benefit to be payable but must meet the definition of Eligible Dependent.]

FRACTURE BENEFIT

We will pay this benefit if a Covered Person sustains a Fracture Injury as the result of a Covered Accident. The Fracture must:

- 1) Be diagnosed by a Physician within 90 days after the Covered Accident;
- 2) Require correction by a Physician; and
- 3) Be corrected by a Physician by open (surgical) or closed (non-surgical) reduction within 90 days after the date of diagnosis.

If a Covered Person sustains more than one Fracture in a Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone involved that has the highest benefit amount.

If a Covered Person sustains a Fracture and a Dislocation in the same Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone or joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, or rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the higher of the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit, or the Dislocation Benefit.

HERNIATED DISC BENEFIT

We will pay this benefit if a Covered Person sustains a herniated disc Injury in the spine as the result of a Covered Accident. The herniated disc must be treated by a Physician within 60 days after the Covered Accident and must be repaired through surgery by a Physician within 365 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

HOSPITAL ADMISSION BENEFIT

The Hospital Admission Benefit is payable for each Covered Person Confined to a Hospital as a result of Injuries received in a Covered Accident. The Covered Person must be Confined to a Hospital within six (6) months after the Covered Accident. We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment; or
- 3) A stay of less than 20 hours in an Observation Unit.

We will pay this amount only once per Covered Person per Covered Accident. We will not pay the Hospital Admission Benefit and the Hospital Admission ICU Benefit for the same Covered Accident.

HOSPITAL ADMISSION ICU BENEFIT

The Hospital Admission ICU Benefit is payable for each Covered Person admitted directly to a Hospital Intensive Care Unit and Confined to a Hospital as a result of Injuries received in a Covered Accident. The Covered Person must be Confined to a Hospital Intensive Care Unit within 30 days after the Covered Accident. We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment; or
- 3) A stay of less than 20 hours in an Observation Unit.

We will pay this amount only once per Covered Person per Covered Accident. We will not pay the Hospital Admission Benefit and the Hospital Admission ICU Benefit for the same Covered Accident.

HOSPITAL CONFINEMENT BENEFIT

We will pay this benefit for each Covered Person Confined in a Hospital or Hospital Sub-Acute Intensive Care Unit as a result of Injuries received in a Covered Accident, subject to the Maximum Benefit Period shown in the Schedule of Benefits. This benefit is payable only for Confinement in a Hospital or Hospital Sub-Acute Intensive Care Unit that begins within six (6) months after the date of the Covered Accident. We will pay benefits for only one Confinement at a time even if it is caused by more than one Covered Accident.

If a Covered Person is Confined in a Hospital or Hospital Sub-Acute Intensive Care Unit, and is Confined again within 90 days for Injuries received in the same Covered Accident or for a related condition, We will treat this Confinement for a continuation of the prior Confinement.

We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment;
- 3) Confinement of less than 20 hours in an Observation Unit; or
- 4) Confinement in a Rehabilitation Unit.

We will not pay the Hospital Confinement Benefit and the Hospital Confinement ICU Benefit for the same day of Confinement.

HOSPITAL CONFINEMENT ICU BENEFIT

We will pay this benefit for each Covered Person Confined in a Hospital Intensive Care Unit as a result of Injuries received in a Covered Accident, subject to the Maximum Benefit Period shown in the Schedule of Benefits. Confinement in a Hospital Intensive Care Unit must begin within 30 days after the date of the Covered Accident.

If a Covered Person is Confined in a Hospital Intensive Care Unit, and is Confined in a Hospital Intensive Care Unit once again within 90 days for Injuries received in the same Covered Accident or for a related condition, We will treat this Confinement as a continuation of the prior Confinement.

If a Covered Person is Confined in a Hospital Intensive Care Unit beyond the Maximum Benefit Period, the Covered Person will be eligible for the Hospital Confinement Benefit. The Hospital Confinement Benefit will begin the first day following the expiration of the Maximum Benefit Period for Hospital Confinement ICU Benefit.

If the unit to which a Covered Person is Confined does not meet the definition of Hospital Intensive Care Unit in this Certificate, We will pay the Hospital Confinement Benefit, if applicable.

We will not pay the Hospital Confinement Benefit and the Hospital Confinement ICU Benefit for the same day of Confinement.

INITIAL DOCTOR'S OFFICE VISIT BENEFIT

We will pay this benefit if a Covered Person receives initial treatment and/or advice by a Physician in a Physician's office for Injuries sustained in a Covered Accident. The treatment must be within 60 days after the Covered Accident and the services provided must be the result of a Covered Accident and not for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident.

Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

INTERNAL ORGAN LOSS BENEFIT

We will pay this benefit if, within 90 days after a Covered Accident, a Covered Person sustains the removal of at least 50% of a covered organ as a result of Injury sustained in the Covered Accident. Only the following are covered organs: bladder, esophagus, gall bladder, genitals, kidney, large intestine, liver, lungs, ovary, pancreas, small intestine, spleen, stomach, thyroid and uterus. We will pay this benefit only once per Covered Person per Covered Accident.

KNEE CARTILAGE TORN BENEFIT

We will pay this benefit if a Covered Person sustains torn knee cartilage (meniscus) Injury as the result of a Covered Accident. In order for this benefit to be payable, the torn knee cartilage must be treated by a Physician within 60 days after the Covered Accident; and

- 1) Repaired through surgery by a Physician within six (6) months after the Covered Accident, or
- 2) If exploratory arthroscopic surgery is performed within six (6) months after the Covered Accident and no repair is done, or if the cartilage is shaved (debridement), We will pay the applicable benefit amount listed in the Schedule of Benefits.

LACERATION BENEFIT

We will pay this benefit if a Covered Person sustains a Laceration Injury as the result of a Covered Accident. The Laceration must be repaired by a Physician within 72 hours after the Covered Accident. The amount We will pay will be based on the total length of all Lacerations received in any one Covered Accident that require repair. If the Laceration is severe enough to require stitches but the Physician chooses to repair it in another way, We will pay it as a Laceration repaired with stitches.

LODGING BENEFIT

We will pay this benefit for the hotel/motel or similar paid lodging stay of one companion to accompany a Covered Person who is Confined in a Hospital as the result of Injuries sustained in a Covered Accident when the Hospital is located more than 100 miles from the Covered Person's residence.

We will pay this benefit for as long as:

- 1) The companion accompanies the Covered Person; and
- 2) The Covered Person remains Confined in such Hospital; but
- 3) Not beyond the Maximum Benefit Period.

LOSS OF FINGER, TOE, HAND, FOOT, OR SIGHT BENEFIT

We will pay this benefit for a Covered Person for loss of a finger, toe, hand, or foot or the sight of an eye as the result of Injuries sustained in a Covered Accident and which occurs within 90 days after the Covered Accident.

Loss of finger means that the finger is cut off at the joint proximate to the first interphalangeal joint where it is attached to the hand.

Loss of toe means that the toe is cut off at the joint proximate to the first interphalangeal joint where it is attached to the foot.

Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.

Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.

Loss of sight of an eye means best corrected vision of the eye is 20/200 or worse, or a visual field of 20 degrees or less. The degree of visual loss must be permanent with no realistic expectation of improvement.

If a Covered Person loses a finger or toe and within 90 days thereafter loses a hand or foot on the same side of the body as the result of the same Covered Accident, We will pay for loss of hand or foot, less the amount We paid for the loss of a finger or toe.

If a Covered Person loses one finger or toe and within 90 days thereafter loses another finger or toe as a result of the same Covered Accident, We will pay the amount shown in the Schedule of Benefits for "loss of two or more fingers or two or more toes or any combination of two or more," less the amount We paid for the loss of the first finger or toe.

If a Covered Person loses one hand or one foot or the sight of one eye and within 90 days thereafter loses another hand or foot or sight of an eye, We will pay the amount shown in the Schedule of Benefits for "loss of both hands or both feet or sight of both eyes or any combination of two or more," less the amount We paid for the loss of the first hand or foot or sight of an eye.

If a Covered Person receives a Laceration on a finger, toe, hand, foot, or eye and later loses that finger, toe, hand, foot or eye as the result of the same Covered Accident, We will subtract the amount We paid under the Laceration Benefit from the Loss of Finger, Toe, Hand, Foot or Sight of an Eye Benefit.

MAJOR DIAGNOSTIC EXAM BENEFIT

We will pay this benefit if a Covered Person requires one of the following exams for Injuries sustained as the result of a Covered Accident:

- 1) CT or CAT (computerized tomography) scan;
- 2) DTI (diffusion tensor imaging) scan;

- 3) EEG (electroencephalogram);
- 4) Joint imaging scan;
- 5) MRA (magnetic resonance angiogram) scan;
- 6) MRI (magnetic resonance imaging);
- 7) PET (positron emission tomography) scan; or
- 8) SPECT (spectroscopy).

These exams must be ordered by a Physician and performed in a medical facility within 180 days after the Covered Accident.

We will pay this benefit only once per Covered Person per Covered Accident and only once per twelve (12) month period.

[NON-OCCUPATIONAL ACCIDENTAL DISABILITY BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay the Monthly Benefit Amount if the Insured becomes Totally Disabled prior to the Certificate anniversary on which the Insured attains age 72 as a result of a Non-Occupational Injury received in a Covered Accident and remains Totally Disabled longer than the Elimination Period.

We will pay this benefit as long as the Insured remains Totally Disabled, up to the Maximum Benefit Period shown in the Schedule of Benefits. If benefits are payable for less than a full month, We will calculate benefits on a daily basis. The daily amount is one-thirtieth (1/30) of the Monthly Benefit Amount.

If the Insured becomes Totally Disabled due to the same or a different Covered Accident within six (6) months after the end of a previous Disability, it will be considered a continuation of the previous Disability and subject to the same Elimination Period and Maximum Benefit Period.

To keep this Certificate in force, You must continue to pay premiums as due after the Insured becomes Totally Disabled. However, if the Insured becomes Totally Disabled due to injuries sustained in a Covered Accident for a continuous period of at least 30 days, We will waive the payment of premiums for this Certificate effective with the monthly anniversary of the Certificate Effective Date following the end of such 30 day period, and We will refund to You any premium paid for a period beyond that monthly anniversary. We will continue to waive premium payments on a monthly basis for as long as the Insured's Total Disability continues until the earlier of (a) the monthly anniversary of the Certificate Effective Date following the end of the Insured's Total Disability; or (b) until the end of the Maximum Benefit Period shown in the Schedule of Benefits.

You must advise Us when the Insured's Total Disability ends. After the Insured's Total Disability ends, or after the end of the Maximum Benefit Period, whichever is earlier, You must resume the payment of premiums by paying the next premium due to keep this Certificate in force. Thereafter, premiums will be due and payable as provided in this Certificate.

This benefit will terminate when the Insured attains age 72. Termination of this benefit will not affect an otherwise valid claim arising from the Insured's Total Disability which began before such termination.]

[OUTPATIENT SURGERY FACILITY SERVICE BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit for each Covered Person who has surgery for the Injuries specified below in a surgical center licensed for the treatment of Injuries sustained as a result of a Covered Accident. This does not include surgery received in the Emergency Room or while Confined.

The following specified Injuries must be treated by a Physician within 60 days from the date of the Covered Accident and the specified surgery must be performed within the specified time listed below:

- 1) Knee Cartilage – One year after the Covered Accident;
- 2) Ruptured Disc – One year after the Covered Accident;
- 3) Tendon, Ligament, Rotator Cuff – 180 days after the Covered Accident;
- 4) Eye Injury – 90 days after the Covered Accident;
- 5) Hernia – 60 days after the Covered Accident.]

PHYSICAL THERAPY BENEFIT

We will pay this benefit for each Covered Person who requires physical therapy treatment as the result of Injuries sustained in a Covered Accident. Therapy must:

- 1) Begin within 60 days after the Covered Accident;
- 2) Be prescribed by a Physician;
- 3) Be rendered by a Physical Therapist;
- 4) Be performed on an inpatient or outpatient basis; and
- 5) Be completed within six (6) months after the date of first treatment.

We will pay this benefit per visit per Covered Person per Covered Accident, up to the Maximum visits listed in the Schedule of Benefits.

We will not pay both the Accident Follow-Up Treatment Benefit and the Physical Therapy Benefit for the same visit.

PROSTHETIC DEVICE OR ARTIFICIAL LIMB BENEFIT

We will pay this benefit if a Covered Person requires a prosthetic device or artificial limb that is prescribed by a Physician due to the Loss of Hand, Foot, or Sight of an Eye as a result of Injuries sustained in a Covered Accident. The prosthetic device/artificial limb must be received within one year after the date of the Covered Accident.

If a Covered Person receives one prosthetic device or artificial limb and later receives another prosthetic device or artificial limb as a result of Injuries sustained in the same Covered Accident, we will pay the amount shown in the Schedule of Benefits for "more than one prosthetic device or artificial limb," less the amount We paid for the receipt of the first prosthetic device or artificial limb.

We will not pay this benefit for hearing aids; dental aids, including false teeth; eye glasses; contact lenses; cosmetic prosthesis such as hair wigs; or joint replacement such as an artificial hip or knee.

RECOVERY BENEFIT

We will pay this benefit if a Covered Person is Totally Disabled immediately preceded by Confinement [in a Hospital] as a result of Injuries sustained in a Covered Accident. This benefit is payable for each day of Total Disability up to the Maximum Benefit Period shown in the Schedule of Benefits.

We will not pay the Recovery Benefit, the Hospital Confinement Benefit or Rehabilitation Unit Benefit for the same day. We will pay the largest of the three benefits for that day.

We will not pay both the Recovery Benefit and the Rehabilitation Unit Benefit for the same Covered Person. We will pay the largest of the two (2) for the same Covered Accident.

REHABILITATION ADMISSION BENEFIT

We will pay this benefit for each Covered Person Confined in a Rehabilitation Unit immediately preceded by Confinement in a Hospital as a result of Injuries received in a Covered Accident. We will not pay this benefit for outpatient treatment or for a stay of less than 20 hours.

We will pay this benefit only once per Covered Person per Covered Accident. We will not pay the Rehabilitation Admission Benefit and the Recovery Benefit for the same Covered Person. We will pay the largest of the two (2) for that Covered Accident.

REHABILITATION UNIT BENEFIT

We will pay this benefit if a Covered Person is Confined in a Rehabilitation Unit for physical, occupational or speech therapy for treatment of Injuries sustained in a Covered Accident. We will pay this benefit for each day of Confinement in a Rehabilitation Unit up to the Maximum Benefit Period shown in the Schedule of Benefits.

We will not pay this benefit unless the Rehabilitation Unit Confinement was immediately preceded by Confinement in a Hospital.

We will not pay the Rehabilitation Unit Benefit and the Hospital Confinement Benefit for the same day. We will pay the larger of the two (2) benefits for that day.

SKIN GRAFT BENEFIT

We will pay this benefit for each Covered Person who receives a skin graft as a result of Injuries sustained in a Covered Accident and for which We paid a Burn Benefit. The skin graft must be received within one year after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

SPORTS PACKAGE BENEFIT

We will pay this benefit if a Covered Person sustains Injuries as the result of a Covered Accident while participating in an Organized Sporting Activity.

TENDON, LIGAMENT, ROTATOR CUFF BENEFIT

We will pay this benefit if a Covered Person sustains an Injury to a tendon, ligament, or rotator cuff as the result of a Covered Accident.

The tendon, ligament, or rotator cuff must be:

- 1) Torn, ruptured or severed; and
- 2) Repaired through surgery by a Physician within 60 days after the Covered Accident.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, or rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the larger of either the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit or the Dislocation Benefit.

TRANSPORTATION BENEFIT

We will pay this benefit per round trip if a Covered Person must travel more than 100 miles each way from the Covered Person's residence to receive special treatment and Confinement in a Hospital for Injuries received as the result of a Covered Accident. Treatment must be prescribed by a Physician and not be available within a 100-mile radius of the Covered Person's residence. This benefit is payable for the Maximum Trips listed in the Schedule of Benefits per Covered Accident. This benefit is not payable for transportation by ambulance or air ambulance.

URGENT CARE BENEFIT

We will pay this benefit if a Covered Person receives initial treatment in an Urgent Care Facility for Injuries sustained in a Covered Accident. The treatment must be within 60 days after the Covered Accident and the services provided must be the result of a Covered Accident and not for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident.

Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

[WELLNES BENEFIT

We will pay this benefit if a Covered Person undergoes one of the following health screening tests or procedures more than [90] days after the date of enrollment.

Wellness Tests are:

[Blood test for triglycerides	Hemocult stool analysis
Bone marrow aspiration or biopsy	Mammography
CA 15-3 (blood test for breast cancer)	Pap smear
CA-125 (blood test for ovarian cancer)	PSA (blood test for prostate cancer)
Carotid Doppler	Serum cholesterol test to determine HDL and LDL levels
Chest x-ray	Serum protein electrophoresis (blood test for myeloma)
Colonoscopy	Skin cancer biopsy
Echocardiogram	Stress test on a bicycle or treadmill
Fasting blood glucose test	Thermography
Fasting plasma glucose (FPG)	Thin prep pap test
Hemoglobin A1C(HbA1c)	Two hour post-load plasma glucose
Flexible sigmoidoscopy	Virtual colonoscopy.]

Over time, We may add covered Wellness Tests at our option to adjust to medical technology.

We will pay this benefit only once per Covered Person per Certificate year. The first Certificate Year begins on the Certificate Effective Date, continues for a twelve (12) month period, and ends at 11:59 p.m. of the day immediately prior to the annual anniversary of the Certificate Effective Date. Subsequent Certificate years begin on the annual anniversary of the Certificate Effective Date, continue for a twelve (12) month period, and end at 11:59 p.m. of the day immediately prior to the next annual anniversary.]

X-RAY BENEFIT

We will pay this benefit if a Covered Person requires an X-ray within 30 days after a Covered Accident for Injuries sustained as the result of the Covered Accident. We will pay this benefit once per Covered Person per Covered Accident.

DEFINITIONS

Active Employee, Actively at Work means the Insured is at work for pay on a permanent basis at least [17 ½] hours per week performing the normal duties of the Insured's job.

[Catastrophic Loss means an Injury that within 365 days after the Covered Accident results in total and irrecoverable:

- 1) Loss of both hands or both feet; or
- 2) Loss of use of both arms or both legs; or
- 3) Loss of one hand and one foot; or
- 4) Loss of use of one arm and one leg; or
- 5) Loss of the sight of both eyes; or
- 6) Loss of the hearing in both ears; or
- 7) Loss of the ability to speak.

With respect to Catastrophic Loss only:

- 1) Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.
- 2) Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.
- 3) Loss of use of an arm means the loss of function of the entire arm from the shoulder to the hand.
- 4) Loss of use of a leg means the loss of function of the entire leg from the hip to the foot.
- 5) Loss of sight means both eyes are totally blind and that no sight can be restored.
- 6) Loss of hearing means complete deafness in both ears, such that it cannot be corrected to any functional degree by any procedure, aid or device.
- 7) Loss of the ability to speak means loss of audible communication, such that it cannot be corrected to any functional degree by any procedure, aid, or device.]

Certificate Effective Date means the date coverage under this Certificate becomes effective. The Certificate Effective Date is shown on the Certificate Specifications. This date will be used to determine Certificate years, months, and anniversaries. While Interim Coverage is in effect, all references to the Certificate Effective Date, except the reference under premium provisions, shall mean the date of Your enrollment.

Chip or Avulsion Fracture means a Fracture in which a piece of the bone is broken off near a joint at a place where a ligament is usually attached.

[Child Care Center means a facility that is licensed as such by the state; provides non-medical care and supervision for children in a group setting; and is not operated by a Covered Person or an Immediate Family member.]

[Chiropractic Care Services means spinal manipulation services conducted by a licensed chiropractor to correct a structural imbalance caused by a Covered Accident. Benefits will not be paid for massage therapy or for treatment of chronic conditions or other injuries not related to structural imbalance.]

Common Carrier means commercial airplanes, trains, buses, trolleys, subways, ferries and boats that operate on a regularly scheduled basis between predetermined points or cities. Taxis and privately chartered vehicles are not Common Carriers.

Confined or Confinement means the assignment to a bed as a resident inpatient in a Hospital or Rehabilitation Unit on the advice of a Physician or confinement in an Observation Unit within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician.

Covered Accident means an unintended and unforeseen injurious occurrence causing Injury that:

- 1) Occurs after the Certificate Effective Date; and
- 2) Occurs while this Certificate is in force; and
- 3) Is not excluded by name or specific description in this Certificate.

[If the Coverage Type (shown in the Certificate Specifications) is "Non-Occupational Injury", a Covered Accident does not include any Injury that occurs while a Covered Person is working for pay or profit.]

Covered Person means a person listed in the Certificate Specifications as covered under this Certificate, (except no person who is in active duty status for the military service of any country may be covered under this Certificate).

Dependent means:

- 1) The Insured's Eligible Dependent whose coverage is in force; and
- 2) The Insured's Eligible Dependent child or grandchild for whom coverage is continued under the Continuation for Incapacitated Children provision of this Certificate.

[Disability, Disabled, Total Disability, Totally Disabled, means the Insured is:

- 1) Unable to perform the material and substantial duties of the Insured's regular occupation at the time the Disability began; and
- 2) Not, in fact, working at any job for pay or benefits; and
- 3) Being cared for on a regular basis by a Physician for the Injury causing such Total Disability.]

Dislocation means the complete disruption of the normal relationship of the two bones which form a joint such that the dislocated bone is no longer in its normal position. For the purposes of this Certificate, Dislocation does not include subluxation.

[Eligible Domestic Partner/Civil Union means a person who resides with and is financially interdependent with the Insured.]

Eligible Dependent means a person who is:

- 1) The Insured's Spouse;
- 2) The Insured's newborn child;
- 3) The Insured's natural child, legally adopted child (including a child for whom the Insured has filed a petition to adopt), child in the waiting period prior to finalization of adoption by the Insured, or step-child; provided that such child is unmarried and under age [26]; or
- 4) The Insured's unmarried grandchild under age [26] who is a dependent for federal income tax purposes.

[Eligible Employee means a person who is an Active Employee of the Policyholder.]

[Eligible Member means a member who is in good standing with the Policyholder and who is an Active Employee.]

Elimination Period means the period of time after the date of a Covered Accident for which no benefits are payable. The Elimination Period is shown in the Schedule of Benefits for each benefit that has an Elimination Period.

Emergency Room means a specified area within or affiliated with a Hospital that is designed for the emergency care of accidental Injuries. It must:

- 1) Be staffed and equipped to handle trauma;
- 2) Be supervised and provide treatment by Physicians; and
- 3) Provide care seven days per week, 24 hours per day.

Fracture means a break in a bone that is confirmed by X-ray or CT scan.

Hospital is an institution in the United States or Canada which meets all of the following requirements:

- 1) operates pursuant to state or provincial law for Hospitals located in the United States or Canada;
- 2) operates primarily for the care and treatment of sick or injured persons as Inpatients;
- 3) provides 24 hour nursing service;
- 4) has facilities available for diagnosis and surgery either on its own premises or in facilities available to the Hospital on a pre-arranged basis; and
- 5) has a staff of at least one licensed Physician available at all times.

Hospital does not include rest homes, nursing homes, convalescent homes, homes for the aged, and facilities primarily affording custodial, educational, or rehabilitation facilities, including rehabilitation hospitals.

Hospital Intensive Care Unit means a place that:

- 1) Is a specially designated area of the Hospital called an intensive care unit that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
- 2) Is separate and apart from the surgical recovery room and from rooms, beds, and wards customarily used for patient Confinement;
- 3) Is permanently equipped with special life saving equipment for the care of the critically ill or injured;
- 4) Is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a 24-hour basis; and
- 5) Has a Physician assigned to the intensive care unit on a full-time basis.

A Hospital Intensive Care Unit is not a progressive care unit, an intermediate care unit, a private monitored room, Hospital Sub-Acute Intensive Care Unit, an Observation Unit or any facility not meeting the definition of a Hospital Intensive Care Unit as defined above.

Hospital Sub-Acute Intensive Care Unit means a place that:

- 1) Is a specifically designated area of the Hospital that provides a level of medical care below intensive care, but above a regular private or semi-private room or ward;
- 2) Is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient Confinement;
- 3) Is permanently equipped with special life saving equipment for the care of the critically ill or injured; and
- 4) Is under constant and continuous observation by a specially trained nursing staff.

A Hospital Sub-Acute Intensive Care Unit may be referred to as progressive care, intermediate care, or a step-down unit, but is not a regular private or semi-private room, or ward with or without monitoring equipment.

Immediate Family means:

- 1) The Insured or the Insured's Spouse; or
- 2) Any of the Insured's, or the Insured's Spouse's children, parents, grandparents, grandchildren, brothers, sisters, or their respective spouses.

Incomplete Dislocation means a Dislocation in which the joint is not completely separated.

Injured, Injury, or Injuries means an accidental bodily injury that resulted from a Covered Accident. They do not include sickness, disease or bodily infirmity. Overuse syndromes, typically due to repetitive or recurrent activities, such as osteoarthritis, Carpal Tunnel Syndrome or tendonitis, are considered to be a sickness and not an Injury for purposes of this Certificate. See also the "Exclusions" provision of this Certificate.

Insured means the person covered by this Certificate, as named in the Certificate Specifications.

Laceration means a cut.

Loss means an event for which a benefit may become payable under this Certificate.

Loss of Finger, Toe, Hand, Foot, or Sight of an Eye:

- 1) Loss of finger means that the finger is cut off at the joint proximate to the first interphalangeal joint where it is attached to the hand.
- 2) Loss of toe means that the toe is cut off at the joint proximate to the first interphalangeal joint where it is attached to the foot.
- 3) Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.
- 4) Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.
- 5) Loss of sight of an eye means best corrected vision of the eye is 20/200 or worse, or a visual field of 20 degrees or less. The degree of visual loss must be permanent with no realistic expectation of improvement.

Maximum Benefit Period means the longest period of time for which a benefit will be paid. The durations are shown in the Certificate Specifications and Schedule of Benefits for each benefit that has a Maximum Benefit Period.

[Non-Occupational Injury] means an Injury that did not occur while the Covered Person was working for pay or profit.]

Observation Unit means a specified area within a Hospital, apart from the Emergency Room, where a patient can be monitored by a Physician following outpatient surgery or treatment in the Emergency Room that:

- 1) Is under the direct supervision of a Physician or registered nurse;
- 2) Is staffed by nurses assigned specifically to that unit; and
- 3) Provides care seven days per week, 24 hours per day.

Organized Sporting Activity means a competition or supervised organized practice for a competition. The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity, and overseen by a legal entity such as a public school system or sports conference. The legal entity must have a set of bylaws and competition must be on a regulation playing surface. Participation must be on an amateur basis.

Owner means the Insured, unless a different Owner is named in the Certificate Specifications, or the Owner is later changed as provided in this Certificate. If the Owner and Insured are different, then upon the Owner's death, the Insured will become the Owner. The Owner has the right to renew, cancel or reinstate coverage, and all other rights the Certificate provides, including the right to name and change the beneficiary.

Physical Therapist is a person, other than the Insured or an Immediate Family member, who:

- 1) Is licensed to practice physical therapy by the state in which the services are performed;
- 2) Performs services which are within the scope of his or her license;
- 3) Performs services for which benefits are provided by this Certificate; and
- 4) Practices according to the Code of Ethics of the American Physical Therapy Association.

Physician means a person performing tasks that are within the limits of his or her medical license and is:

- 1) Licensed to practice medicine and prescribe and administer drugs or to perform surgery; or
- 2) A legally qualified medical practitioner according to the laws and regulations of the governing jurisdiction.

A Physician cannot be the Insured or a member of the Insured's Immediate Family, the Insured's business or professional partner, or any person who has a financial affiliation or business interest with the Insured.

Policyholder means the entity to whom the Policy is issued. The Policyholder is shown in the Certificate Specifications.

Rehabilitation Unit means a designated area or free-standing facility of a Hospital that provides physical, occupational or speech therapy on a short term basis.

Spouse means the person to whom the Insured is legally married [or the Insured's Eligible Domestic Partner/Civil Union], as defined under this Certificate.

Urgent Care Facility means a free-standing facility that is not part of a Hospital or Emergency Room, which provides care on an urgent basis and is duly licensed by the agency responsible for licensing such facilities.

We, Our, Us or the Company means Combined Insurance Company of America.

You or Your means the Owner named in the Certificate Specifications.

EXCLUSIONS

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be paid for an Injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

- 1) Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- 2) Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- 3) Committing or attempting to commit suicide or intentionally injuring himself or herself;
- 4) Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident;
- 5) Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- 6) Participation in any contest using any type of motorized vehicle.

[If Your Coverage Type (shown in the Certificate Specifications) is Non-Occupational, no benefits will be paid for an Injury incurred while working for pay or profit.]

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

ELIGIBILITY, EFFECTIVE DATE, TERMINATION OF COVERAGE, AND PORTABILITY PRIVILEGE

ELIGIBILITY FOR COVERAGE

The Insured is eligible for coverage under this Certificate if:

- 1) The Insured's enrollment form is approved by Us; and
- 2) The Insured is [an Eligible Employee] [or] [an Eligible Member] on the Certificate Effective Date.

An Eligible Dependent is eligible for coverage on the later of:

- 1) The date the Insured is eligible for insurance; or
- 2) The date the Insured acquires the Dependent.

An Eligible Dependent is deemed to be acquired as follows:

- (a) Spouse: On the date of the marriage or the date the Eligible Dependent becomes the Insured's [Eligible Domestic Partner/Civil Union].
- (b) Natural Child: On the date of birth.
- (c) Adopted Child: On the date the child is placed in the Insured's custody pursuant to an interim or permanent court order of adoption or within sixty (60) days after the filing of the petition for adoption.
- (d) Stepchild: On the date of the Insured's marriage to the child's parent.
- (e) Grandchild: On the date the child is dependent on the Insured or the Insured's Spouse for Federal Income Tax purposes.

EFFECTIVE DATE

The Insured's coverage will start on the Certificate Effective Date shown in the Certificate Specifications. While Interim Coverage is in effect, all references to the Certificate Effective Date shall mean the date of Your enrollment.

INTERIM COVERAGE

This Certificate will be in force from the date of the Your enrollment for coverage to the Certificate Effective Date if:

- 1) A payroll deduction authorization or request for electronic funds transfer (EFT) payment is executed on the date of Your enrollment; and
- 2) The proposed Covered Persons are insurable for insurance according to Our rules and practices in effect on the date of Your enrollment.

ADDITION OF ELIGIBLE DEPENDENTS

- 1) Newborns: Coverage for a newborn is effective from the moment of birth provided that We receive written notice of the newborn within 45 days after birth, and You pay all required premiums within 31 days after receiving a notice of amount due. If notification of a newborn is received more than 45 days after birth, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 2) Newly Adopted Children: Coverage for an adopted child is effective from the date of an interim or permanent court order of placement. For coverage to continue, We must receive written notice of the adoption within 60 days after the date of the interim or permanent court order; and the Insured must pay all required premiums within 31 days after receiving a notice of amount due. Failure to provide notice within the required time period will not end coverage if it is shown that the notice was furnished as soon as reasonably possible. If notification of the interim or permanent court order of adoption is received more than 60 days after the date of the interim or permanent court order, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 3) Other than a Newborn or Newly Adopted Child: The Insured must complete and sign an enrollment form that includes the Insured's Dependents. If approved by Us, the additional coverage will be effective on the monthly anniversary of the Certificate Effective Date following approval.

TERMINATION OF COVERAGE

The Insured's coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to have the Insured's insurance terminated;
- 3) The date the Insured enters into active duty status for the military service of any country;
- 4) The date of the Insured's death; or
- 5) The date the Policy is cancelled subject to the Portability Privilege provision.

Dependent coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The monthly anniversary of the Certificate Effective Date following the date a Dependent ceases to be a Dependent as defined;
- 3) The date the Insured's coverage terminates, except as provided in the Dependent Conversion provision;
- 4) The date the Dependent enters into active duty status for the military service of any country; or
- 5) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to terminate Dependent coverage for the Insured's Spouse and/or Dependent child(ren).

CONTINUATION FOR INCAPACITATED CHILDREN

Dependent children insured hereunder who are incapable of self-sustaining employment due to mental illness, developmental disability, or mental retardation or physical disability, and who became incapacitated prior to the age at which Dependent coverage would otherwise terminate and who are chiefly dependent on the Insured for support and maintenance, may continue to be covered regardless of age.

You must claim incapacitated status within 31 days of such child attaining the age at which coverage for the Dependent would otherwise terminate. We will require proof of incapacity as often as necessary, but not more than once a year. We have the right to examine the Dependent but not more than once a year. Coverage for an incapacitated Dependent child will end on the earliest of:

- 1) The date the Dependent marries;
- 2) The date the Dependent obtains self-sustaining employment;
- 3) The date the Dependent ceases to be incapacitated;
- 4) The date the Dependent ceases to be chiefly dependent upon the Insured for support and maintenance;
- 5) Sixty (60) days after a written request for proof of incapacity, if proof is not provided within such 60 days;
- 6) The date the Insured or Dependent refuses to allow Us to examine the Dependent; or
- 7) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to terminate Dependent coverage for the Insured's Dependent child(ren).

DEPENDENT CONVERSION

If coverage of the Spouse listed in the Certificate Specifications terminates due to the death of the Insured or the divorce or annulment of the marriage to the Insured, or termination of the [Eligible Domestic Partner/Civil Union] with the Insured, the Spouse may purchase an individual certificate of accident insurance. The Spouse may elect to include coverage for Dependent children under the new certificate if coverage for Dependent children is terminated under this Certificate due to the death of the Insured or by request of the Owner at the time of the divorce, annulment, or termination of the [Eligible Domestic Partner/Civil Union].

The Spouse must enroll for conversion within 60 days after the death, divorce, annulment or termination of the [Eligible Domestic Partner/Civil Union] and pay the premium for the continued coverage within 31 days after enrollment is made. No evidence of insurability will be required.

The effective date of the new certificate will be the effective date of the termination of coverage under this Certificate. The benefits provided in the new certificate shall be substantially the same as the benefits provided under this certificate. The premium for the new certificate will be that applicable to the attained age of the Spouse and the form and amount of insurance issued. The class of risk under the new certificate will be the same as the class of risk under this Certificate, or the most comparable class available.

PORTABILITY PRIVILEGE

We will provide Accident Insurance portability coverage subject to these provisions.

Such coverage will not be available for a Covered Person unless:

- 1) The Insured's Accident Insurance under the Policy terminated because the Policy was cancelled or the Insured is no longer eligible for payroll deduction; and
- 2) We receive a written request and payment of the first premium for the portability coverage no later than 60 days after such termination; and
- 3) The request is made on a form we furnish or approve for that purpose.

No portability coverage will be provided if Your Accident Insurance terminated due to failure to pay premium.

COVERAGE

The benefits, terms and conditions of the portability coverage will be the same as those provided under the Policy for Accident Insurance when Your insurance terminated. Portability coverage may include any Covered Persons. Benefits for portability coverage will be determined as if the Policy had remained in full force and effect.

Portability Coverage will be effective on the day after Accident Insurance under the Policy terminates.

CLAIM PROVISIONS

NOTICE OF CLAIM

Written notice of claim must be given to Us at Our address shown on the first page of this Certificate or as otherwise designated in writing by Us within 20 days after Loss covered by this Certificate occurs or starts. If notice is not given within that time, it must be given as soon as reasonably possible. Notice must be received by Us. The notice should include Your name, address, telephone number, and Certificate Number as shown in the Certificate Specifications.

CLAIM FORMS

When We receive the notice of claim, We will send the claimant forms for filing Proof of Loss. If these forms are not sent to the claimant within 15 days of our receipt of the notice of claim, the claimant will meet the Proof of Loss requirement by giving Us a written statement of the nature and extent of the Loss within the time limit stated in the Proof of Loss provision below.

PROOF OF LOSS

Proof of Loss means the written claim form and other information requested by Us substantiating the nature and extent of the Loss. Proof of Loss must be completed and returned to Us within 120 days after the covered loss begins, or as soon as reasonably possible. Verification of continued Disability, when requested, must be provided within 90 days after the end of each monthly benefit period in which the Insured is Totally Disabled or as soon as reasonably possible. Except for absence of legal capacity, no claim for benefits will be accepted after one year from the date Proof of Loss is otherwise required. You must give us the information We need to determine the reasonableness of any delay, if a benefit is payable, and how much the benefit should be.

TIME OF PAYMENT OF CLAIMS

Benefits payable under this Certificate will be paid immediately upon Our receipt of written Proof of Loss that is satisfactory to Us.

PAYMENT OF CLAIMS

After We receive written Proof of Loss and process Your claim, We will pay any benefits due. Benefits will be paid to You, except that accidental death benefits payable as a result of the death of the Insured will be paid to the Beneficiary designated under the Certificate (see "Beneficiary" provision). Any accrued benefits unpaid at the Insured's death will also be paid to the Beneficiary. If You did not name a Beneficiary, or if no Beneficiary survives the Insured, any benefits due will be paid to the Insured's estate. If benefits are payable to an estate or to a person who cannot give a valid release, We may in our discretion pay up to \$1,000 to someone related to the Insured or Beneficiary by blood or marriage. We will be discharged from all liability for any such payment made in good faith.

UNPAID PREMIUM

On payment of a claim under this Certificate, any premium then due and unpaid will be deducted from Your claim payment.

REFUND OF PREMIUM AT DEATH

Upon notice of the Insured's death, We will refund to the Beneficiary the portion of any premium that applies to a period beyond the end of the Certificate month in which death occurred.

GENERAL PROVISIONS

ENTIRE CONTRACTS

This Certificate is a legal contract between You and Us. The entire contract consists of the Policy, the Certificate, and any enrollment forms, endorsements, riders or amendments. No change in this Certificate will be effective until approved by the President, a Vice President, or the Secretary of our Company. This approval must be noted on or attached to this Certificate. No agent or broker has the authority to change this Certificate or to waive any of its provisions.

TIME LIMIT ON CERTAIN DEFENSES

After two (2) years from the Certificate Effective Date, We cannot use misstatements, except fraudulent misstatements, in Your enrollment form to void coverage or deny a claim for loss incurred or Disability commencing after the expiration of the two (2) year period.

LEGAL ACTIONS

You cannot bring a legal action to recover benefits under Your Certificate for at least 60 days after You have given Us written Proof of Loss. You cannot start such an action more than three (3) years after the date Proof of Loss is required.

PAYMENT OF PREMIUM

This Certificate is issued in consideration of the Certificate enrollment form, information provided by the Policyholder and payment of the first premium. The first premium is due on the Certificate Effective Date. Subsequent premiums are due and payable in advance. If you do not pay the premiums when due, this Certificate will terminate subject to the Grace Period. The amount and frequency of premium payments are shown in the Certificate Specifications.

All premiums are payable to Us or as otherwise designated in writing by Us. Premiums are payable while coverage continues. Premiums may be paid annually, semi-annually, quarterly, monthly or, subject to Company rules. The Owner may change the frequency of premium payments by filing a written request in a form satisfactory to the Company.

GRACE PERIOD

After You pay the first premium, if a premium is not paid on or before the date it is due, it may be paid during the next 31 days. These 31 days are called the Grace Period. Coverage shall remain in force during the Grace Period. If any premium is unpaid at the end of the Grace Period, coverage shall automatically terminate and this Certificate will no longer be in force. This Grace Period does not apply if You request termination of this Certificate.

REINSTATEMENT

If coverage ends for failure to pay premium, You may apply for reinstatement by submitting an enrollment form and the required premium. Such enrollment form must be submitted within 90 days from the date coverage ended. If We approve the enrollment form, this Certificate will be reinstated on the date of approval of such enrollment form. If We do not notify You that We have approved or disapproved the reinstatement enrollment form, this Certificate will be reinstated on the 45th day after We receive Your completed reinstatement enrollment form and the required premium has been paid to Us.

The reinstated Certificate will cover only Losses that result from Injuries received in a Covered Accident that occurs after the date the Certificate is reinstated.

In all other respects, the rights of all parties will remain the same, subject to any provisions noted on or attached to the reinstated Certificate. The statements in Your enrollment form for the reinstated Certificate will be measured from the date of reinstatement with respect to the time periods stated in Time Limit on Certain Defenses provision.

MISSTATEMENT OF AGE

If a Covered Person's age has not been stated correctly, an adjustment in premium, coverage, or both, will be made. The adjustment will correct the coverage to what the premium paid would have bought at the Covered Person's true age. This change will be based on our rates in effect on the Certificate Effective Date.

BENEFICIARY

The Beneficiary for benefits payable upon the Insured's death will be the Beneficiary named in the Certificate enrollment form, unless You have changed the Beneficiary designation. Unless specifically designated as irrevocable, You may change the Beneficiary designation while the Insured is living by written notice satisfactory to Us. An irrevocable Beneficiary designation may only be changed with the consent of such irrevocable Beneficiary. Unless You specify otherwise, the Beneficiary change will take effect as of the date the written notice was signed by You, subject to any payment or other action taken by Us prior to receipt of such notice. The consent of any Beneficiary, other than an irrevocable Beneficiary, is not required to surrender or assign this Certificate, or to make any other changes in this Certificate.

If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other designated Beneficiaries according to their respective interests. If more than one Beneficiary is designated in a class, each Beneficiary who survives the Insured will receive an equal portion of any benefits payable unless otherwise set forth in the Beneficiary designation.

ASSIGNMENT

You can assign any rights You have under this Certificate, however, if You have designated an irrevocable Beneficiary, the consent of such Beneficiary is required to assign any rights. No assignment is binding on Us until We receive a copy of it. Each assignment will be subject to any payments made or action taken by Us before We received such assignment. We are not responsible for the validity of any assignment.

PHYSICAL EXAMINATION AND AUTOPSY

We have the right to have a Covered Person examined when and as often as is reasonable during the handling of a claim and do an autopsy where it is not forbidden by law. If We initiate the request, either or both will be done at Our expense.

NOTICE

If there are any questions about this Certificate or if anyone seeks to replace this Certificate, please contact a Combined Insurance Company of America agent or the Home Office of the Company. All inquiries should be in writing, stating the Certificate Number.

COMBINED INSURANCE COMPANY OF AMERICA
Home Office: [111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601]

APPLICATION FOR GROUP POLICY

[Name of Employer:]
[Name of Organization:]

Address:

The [Employer/Organization] hereby applies for the following Combined Insurance Company of America's Policy/Policies:

[Listing of Combined Policies Applied for]

The [Employer/Organization] hereby authorizes Combined [, its licensed agents or enrollers,] to offer all of the eligible [employees] [and] [members] the opportunity to enroll for coverage under the Policy/Policies issued to [Employer/Organization].

[An eligible employee is one who works at least [17 1/2] hours per week and who has been actively employed by [Employer/Organization] for at least [six (6)] months.]

[An eligible member is one who works at least [17 1/2] hours per week, who has been actively employed for at least [six (6)] months, and who is a member in good standing of the Organization.]

[The Employer agrees to provide [Combined's licensed agents or enrollers direct] access to its employees to solicit individual applications.]

[The Organization agrees to provide [Combined's licensed agents or enrollers direct] access to its members to solicit individual applications.]

[The [Employer/Organization] further agrees to deduct any premiums for this coverage from [employees'/members] [paychecks/dues] and forward these premiums to Combined when due.]

[Employer/Organization] agrees to reimburse Combined for any and all premiums, and costs associated with the loss thereof, which are misappropriated by [Employer/Organization] or any of its [employees/members], agents, or representatives.

Executed on _____ day of _____ 20 _____ .

Signature of Officer of Employer

Print Name and Title of Officer]

Signature of Officer of Organization

Print Name and Title of Officer]

Combined Insurance Company of America
Authorized Agent



Combined Insurance Company of America
[Home Office: 111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601
Policyholder Service Address; P. O. Box 1160 • Glenview, Illinois 60025-8160
1-800-544-9382]

AMENDMENT

This Amendment forms a part of the Certificate to which it is attached and amends such Certificate in the manner indicated for Arkansas residents only. Anything specifically stated in this Amendment overrides anything to the contrary in the Certificate, and will be subject to all other parts of the Certificate.

The definition of Eligible Dependent was deleted in its entirety and replaced with the following:

Eligible Dependent means a person who is:

- 1) The Insured's Spouse;
- 2) The Insured's newborn child;
- 3) The Insured's natural child, legally adopted child (including a child for whom the Insured has filed a petition to adopt), child in the waiting period prior to finalization of adoption by the Insured, or step-child; provided that such child is unmarried and under age [26]; or
- 4) The Insured's unmarried grandchild under age [26] who is a dependent for federal income tax purposes.

The Eligibility, Effective Date, Termination of Coverage, and Portability Privilege provision was deleted in its entirety and replaced with the following:

ELIGIBILITY, EFFECTIVE DATE, TERMINATION OF COVERAGE, AND PORTABILITY PRIVILEGE

ELIGIBILITY FOR COVERAGE

The Insured is eligible for coverage under this Certificate if:

- 1) The Insured's enrollment form is approved by Us; and
- 2) The Insured is [an Eligible Employee] [or] [an Eligible Member] on the Certificate Effective Date.

An Eligible Dependent is eligible for coverage on the later of:

- 1) The date the Insured is eligible for insurance; or
- 2) The date the Insured acquires the Dependent.

An Eligible Dependent is deemed to be acquired as follows:

- (a) Spouse: On the date of the marriage or the date the Eligible Dependent becomes the Insured's [Eligible Domestic Partner/Civil Union].
- (b) Natural Child: On the date of birth.
- (c) Adopted Child: On the date the child is placed in the Insured's custody pursuant to an interim or permanent court order of adoption or within sixty (60) days after the filing of the petition for adoption.
- (d) Stepchild: On the date of the Insured's marriage to the child's parent.
- (e) Grandchild: On the date the child is dependent on the Insured or the Insured's Spouse for Federal Income Tax purposes.

The Addition of Eligible Dependents provision was deleted in its entirety and replaced with the following:

ADDITION OF ELIGIBLE DEPENDENTS

- 1) Newborns: Coverage for a newborn is effective from the moment of birth provided that We receive written notice of the newborn within 45 days after birth, and You pay all required premiums within 31 days after receiving a notice of amount due. If notification of a newborn is received more than 45 days after birth, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 2) Newly Adopted Children: Coverage for an adopted child is effective from the date of an interim or permanent court order of placement. For coverage to continue, We must receive written notice of the adoption within 60 days after the date of the interim or permanent court order; and the Insured must pay all required premiums within 31 days after receiving a notice of amount due. Failure to provide notice within the required time period will not end coverage if it is shown that the notice was furnished as soon as reasonably possible. If notification of the interim or permanent court order of adoption is received more than 60 days after the date of the interim or permanent court order, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 3) Other than a Newborn or Newly Adopted Child: The Insured must complete and sign an enrollment form that includes the Insured's Dependents. If approved by Us, the additional coverage will be effective on the monthly anniversary of the Certificate Effective Date following approval.

The Continuation For Incapacitated Children is deleted in its entirety and replaced with the following:

CONTINUATION FOR INCAPACITATED CHILDREN


Dependent children insured hereunder who are incapable of self-sustaining employment due to mental illness, developmental disability, or mental retardation or physical disability, and who became incapacitated prior to the age at which Dependent coverage would otherwise terminate and who are chiefly dependent on the Insured for support and maintenance, may continue to be covered regardless of age.

No other Policy or Certificate provision or condition is changed in any way by this Amendment, except as described above.

Combined Insurance Company of America



Brad Bennett, President



Carmine A. Giganti, Vice President and Secretary

SERFF Tracking Number:	CMBD-128234539	State:	Arkansas
Filing Company:	Combined Insurance Company of America	State Tracking Number:	
Company Tracking Number:	P13999 - GROUP ACCIDENT POLICY		
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	P13999 - Group Accident Policy		
Project Name/Number:	P13999 - Group Accident Policy/P13999 - Group Accident Policy		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Flesch Certification	Approved-Closed	05/17/2012
Comments:		
Attachment:		
Readability Certification.pdf		

	Item Status:	Status
		Date:
Bypassed - Item: Application	Approved-Closed	05/17/2012
Bypass Reason: Master Application has been added to the form schedule for approval.		
Comments:		

	Item Status:	Status
		Date:
Satisfied - Item: Variability Memorandum	Approved-Closed	05/17/2012
Comments:		
Attachment:		
Variability Memorandum.pdf		



READABILITY CERTIFICATION

We hereby certify that the forms (listed below) have a Flesch Index Score of (listed below) and meets the reading ease requirements.

<u>Form No.</u>	<u>Flesch Score</u>
P13999	62
C14059-AR	62
MA14059	50
C140459-AR	47

A handwritten signature in black ink that reads "Michael J. Hollar".

Michael J. Hollar
Assistant Secretary / Manager



VARIABILITY MEMORANDUM
Group Accident

Policy P13999	
[Home Office;; Policyholder Service Address:]	Bracketed address to alleviate a future filing of these forms if the company addresses change.
Title – Group [Accident] Insurance Policy	Bracketed to allow for this policy to be used for other group products Combined develops going forward. We will be sure to reference this policy in those future product filings.
Policy Specification Items	Variable to allow for the information to be specific to the Policyholder.
[Signature & Title]	Bracketed the Officer Signature and title to alleviate a future filing of these forms if the officer or title changes.
Policy and Table of Contents – [Page]	Page numbers may vary depending on margins needing to be changed for the computer print system.
Premium – Item 2- [X%]	Percentage amount bracketed to allow this number to be specific to the policyholder.
Premium - Last paragraph – [Policy Anniversary], [monthly anniversary of the Policy] [anniversary of each Certificate Effective Date]	Allows for the policyholder to select one of the options which will be printed in the issued copy given to the Policyholder.
Definitions Active Employee, Actively at Work – [17½]	Bracketed to allow the hours to be changed to reflect the Policyholders work hour requirements.
[Eligible Employee]	Bracketed to allow this term definition to be removed when the policy is sold to non-employee groups.
[Eligible Member]	Bracketed to allow this term definition to be removed when the policy is sold to employer groups.
Spouse – [Eligible Domestic Partner/Civil Union]	Bracketed to allow terminology to be inserted if and when your state adopts such legislation.
Portability Privilege – [Accident]	Bracketed to allow for this policy to be used for other group products Combined develops going forward. We will be sure to reference this policy in those future product filings.
Certificates – [delivered] [available] [the Policyholder for distribution to each Insured] [each Insured]	Allows for the policyholder to select out of these options which will be printed in the issued copy given to the Policyholder.

Certificate C14059-AR	
[Home Office;; Policyholder Service Address:]	Bracketed address to alleviate a future filing of these forms if the company addresses change.
[This Certificate was issued on the basis that the information [provided by You on an enrollment form and] provided by the Policyholder was correct and complete. If any information [on the enrollment form] is not correct or complete, write to Us within 10 days of receipt of this Certificate. Incorrect or incomplete information can result in the denial of a claim, rescission, or termination of this Certificate.]	Bracketed to include or exclude based on group underwriting bases.
[Signature & Title]	Bracketed the Officer Signature and title to alleviate a future filing of these forms if the officer or title changes.
Table of Contents – [Page]	Page numbers may vary depending on margins needing to be changed for the computer print system.
Certificate Specifications	Variable to allow for the Insured's specific information to be inserted.
Benefits – [If the amount shown for a benefit is zero, such benefit is not covered under this Certificate.]	This phrase is located within all the benefit options that have brackets around. It was included because our current certificate issuing computer system doesn't have the capability to shift paragraphs if a particular benefit option provision is not selected by the Policyholder
[covered]	Bracketed to allow the word to be included or not depending on the benefit options the Policyholder selects.
[Accidental Death Benefit and Accidental Death Common Carrier Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.
[Catastrophic Accident Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.
[Chiropractic Treatment Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.
[Family Care Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.
[Non-Occupational Accidental Disability Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.
[Outpatient Surgery Facility Service Benefit] [If an amount greater than zero is shown for this benefit in the Schedule of Benefits]	Bracketed material is dependent on coverage selected by the Policyholder.

Recovery Benefit – [in a Hospital]	Bracketed material is dependent on coverage selected by the Policyholder.
[Wellness Benefit]	Bracketed material is dependent on coverage selected by the Policyholder.
[90]	Bracketed to allow this number to be based on the Policyholder's requirements.
Definitions Active Employee, Actively at Work – [17½]	Bracketed to allow the hours to be changed to reflect the Policyholders work hour requirements.
[Catastrophic Loss]	Bracketed material is dependent on coverage selected by the Policyholder.
[Child Care Center]	Bracketed material is dependent on coverage selected by the Policyholder.
[Chiropractic Care Services]	Bracketed material is dependent on coverage selected by the Policyholder.
Covered Accident – [If the Coverage type shown in the Certificate Specifications is "Non-Occupational Injury", a Covered Accident does not include any Injury that occurs while a Covered Person is working for pay or profit.]	Bracketed material is dependent on coverage selected by the Policyholder.
[Disability, Disabled, Total Disability, Totally Disabled]	Bracketed material is dependent on coverage selected by the Policyholder.
[Eligible Domestic Partner/Civil Union]	Bracketed to allow terminology to be inserted if and when your state adopts such legislation.
Eligible Dependent – Item 3 – [26]; Item 4 - [26]	Bracketed to allow us to adjust if the state statute on dependent age changes.
[Eligible Employee]	Bracketed to allow this term definition to be removed when the policy is sold to non-employee groups.
[Eligible Member]	Bracketed to allow this term definition to be removed when the policy is sold to employer groups.
[Non-Occupational Injury]	Bracketed material is dependent on coverage selected by the Policyholder.
Spouse – [or the Insured's Eligible Domestic Partner/Civil Union]	Bracketed to allow terminology to be inserted if and when your state adopts such legislation.
Exclusions – [If Your Coverage Type (Shown in the Certificate Specifications) is Non-Occupational, no benefits will be paid for an Injury incurred while working for pay or profit.]	Bracketed material is dependent on coverage selected by the Policyholder.
Eligibility For Coverage Item 1 - [an Eligible Employee] [or] [an Eligible Member]	Bracketed material is all inclusive and will be dependent on coverage selected or offered.
Item (a) – [Eligible Domestic Partner/Civil Union]	Bracketed to allow terminology to be inserted if and when your state adopts such legislation.

Dependent Conversion – [Eligible Domestic Partner/Civil Union]	Bracketed to allow terminology to be inserted if and when your state adopts such legislation.
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SCHEDULE OF BENEFITS

	Insured	[Spouse]	[Child]
ABDOMINAL AND THORACIC SURGERY BENEFIT	[\$750]	[\$750]	[\$750]
[ACCIDENTAL DEATH BENEFIT	[\$5,000]	[\$5,000]	[\$1,000]
ACCIDENTAL DEATH COMMON CARRIER BENEFIT	[\$10,000]	[\$10,000]	[\$2,000]]
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	[\$25]	[\$25]	[\$25]
[SPECIALTY BENEFIT PACKAGE			
See: Chiropractic Treatment Benefit Family Care Benefit Outpatient Surgery Facility Benefit]			
AIR AMBULANCE BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
AMBULANCE BENEFIT	[\$120]	[\$120]	[\$120]
APPLIANCE BENEFIT	[\$75]	[\$75]	[\$75]
BLOOD, PLASMA, PLATELETS BENEFIT	[\$200]	[\$200]	[\$200]
BURN BENEFIT			
Third-degree burns that cover 35 or more square inches of body surface	[\$7,500]	[\$7,500]	[\$7,500]
Third-degree burns that cover at least 9 square inches of body surface but less than 35 square inches of body surface	[\$1,500]	[\$1,500]	[\$1,500]
Second-degree burns that cover at least 36% of body surface	[\$750]	[\$750]	[\$750]
CATASTROPHIC ACCIDENT BENEFIT			
Catastrophic Accident Benefit prior to age 70	[\$10,000]	[\$10,000]	[\$5,000]
Catastrophic Accident Benefit on or after age 70	[\$5,000]	[\$5,000]	[\$2,500]
Elimination Period	[365] days	[365] days	[365] days]
[CHIROPRACTIC TREATMENT BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)			
Chiropractic Treatment Benefit	[\$25]	[\$25]	[\$25]
Maximum visits per accident	[3]	[3]	[3]
Maximum visits per calendar year	[6]	[6]	[6]]
COMA INJURY BENEFIT	[\$7500]	[\$7500]	[\$7500]
CONCUSSION BENEFIT	[\$60]	[\$60]	[\$60]
DISLOCATION BENEFIT - OPEN REDUCTION WITH ANESTHESIA			
Ankle or foot (other than toes)	[\$1,440]	[\$1,440]	[\$1,440]
Bone or bones of the hand (other than fingers)	[\$540]	[\$540]	[\$540]
Collarbone (acromioclavicular and separation)	[\$180]	[\$180]	[\$180]
Collarbone (sternoclavicular)	[\$900]	[\$900]	[\$900]

Elbow	[\$480]	[\$480]	[\$480]
Hip	[\$3,600]	[\$3,600]	[\$3,600]
Knee (except patella)	[\$1,800]	[\$1,800]	[\$1,800]
Lower jaw	[\$480]	[\$480]	[\$480]
One toe or finger	[\$200]	[\$200]	[\$200]
Shoulder (glenohumeral)	[\$600]	[\$600]	[\$600]
Wrist	[\$540]	[\$540]	[\$540]

DISLOCATION BENEFIT - CLOSED REDUCTION WITH ANESTHESIA

Ankle or foot (other than toes)	[\$720]	[\$720]	[\$720]
Bone or bones of the hand (other than fingers)	[\$270]	[\$270]	[\$270]
Collarbone (acromioclavicular and separation)	[\$90]	[\$90]	[\$90]
Collarbone (sternoclavicular)	[\$450]	[\$450]	[\$450]
Elbow	[\$240]	[\$240]	[\$240]
Hip	[\$1,800]	[\$1,800]	[\$1,800]
Knee (except patella)	[\$900]	[\$900]	[\$900]
Lower jaw	[\$240]	[\$240]	[\$240]
One toe or finger	[\$100]	[\$100]	[\$100]
Shoulder (glenohumeral)	[\$300]	[\$300]	[\$300]
Wrist	[\$270]	[\$270]	[\$270]

Benefit amount without anesthesia or for Incomplete Dislocation is 25% of applicable Closed Reduction Benefit.

EMERGENCY DENTAL BENEFIT

Crown	[\$150]	[\$150]	[\$150]
Extraction	[\$50]	[\$50]	[\$50]

EMERGENCY ROOM TREATMENT BENEFIT

[\$75]	[\$75]	[\$75]
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EYE INJURY BENEFIT

[\$200]	[\$200]	[\$200]
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[FAMILY CARE BENEFIT

(PART OF THE SPECIALTY BENEFIT PACKAGE)

Family Care Benefit	[\$25]	[\$25]	\$0
Maximum Days	[30]	[30]]	

FRACTURE BENEFIT - OPEN REDUCTION

Ankle (medial or lateral malleolus)	[\$600]	[\$600]	[\$600]
Body of vertebrae	[\$1,350]	[\$1,350]	[\$1,350]
Bones of face (except mandible or maxilla)	[\$630]	[\$630]	[\$630]
Bones of nose	[\$700]	[\$700]	[\$700]
Coccyx	[\$320]	[\$320]	[\$320]
Finger, toe	[\$180]	[\$180]	[\$180]
Foot (except toes)	[\$600]	[\$600]	[\$600]
Forearm (radius and/or ulna)	[\$600]	[\$600]	[\$600]
Hand, Wrist (except fingers)	[\$540]	[\$540]	[\$540]
Hip	[\$3,000]	[\$3,000]	[\$3,000]
Kneecap (patella)	[\$600]	[\$600]	[\$600]
Leg (tibia and/or fibula)	[\$1,500]	[\$1,500]	[\$1,500]
Lower jaw, mandible (except alveolar process)	[\$480]	[\$480]	[\$480]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$1,200]	[\$1,200]	[\$1,200]
Rib	[\$450]	[\$450]	[\$450]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$480]	[\$480]	[\$480]
Skull (except bones of face or nose) depressed skull fracture	[\$4,000]	[\$4,000]	[\$4,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$1,600]	[\$1,600]	[\$1,600]
Thigh (femur)	[\$3,000]	[\$3,000]	[\$3,000]

Upper arm between elbow and shoulder (humerus)	[\$700]	[\$700]	[\$700]
Upper jaw, maxilla (except alveolar process)	[\$560]	[\$560]	[\$560]
Vertebral processes	[\$540]	[\$540]	[\$540]

FRACTURE BENEFIT - CLOSED REDUCTION

Ankle (medial or lateral malleolus)	[\$300]	[\$300]	[\$300]
Body of vertebrae (excluding mandible or maxilla)	[\$675]	[\$675]	[\$675]
Bones of face (except mandible or maxilla)	[\$315]	[\$315]	[\$315]
Bones of nose	[\$350]	[\$350]	[\$350]
Coccyx	[\$160]	[\$160]	[\$160]
Finger, toe	[\$90]	[\$90]	[\$90]
Foot (except toes)	[\$300]	[\$300]	[\$300]
Forearm (radius and/or ulna), hand	[\$300]	[\$300]	[\$300]
Hand, Wrist (except fingers)	[\$270]	[\$270]	[\$270]
Hip (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Kneecap (patella)	[\$300]	[\$300]	[\$300]
Leg (tibia and/or fibula)	[\$750]	[\$750]	[\$750]
Lower jaw, mandible (except alveolar process)	[\$240]	[\$240]	[\$240]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$600]	[\$600]	[\$600]
Rib	[\$225]	[\$225]	[\$225]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$240]	[\$240]	[\$240]
Skull (except bones of face or nose) depressed skull fracture	[\$2,000]	[\$2,000]	[\$2,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$800]	[\$800]	[\$800]
Thigh (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Upper arm between elbow and shoulder (humerus)	[\$350]	[\$350]	[\$350]
Upper jaw, maxilla (except alveolar process)	[\$280]	[\$280]	[\$280]
Vertebral processes	[\$270]	[\$270]	[\$270]

Benefit amount for a Chip or Avulsion Fracture is 25% of the applicable Closed Reduction Benefit.

HERNIATED DISC BENEFIT	[\$400]	[\$400]	[\$400]
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HOSPITAL ADMISSION BENEFIT	[\$500]	[\$500]	[\$500]
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HOSPITAL ADMISSION ICU BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
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HOSPITAL CONFINEMENT BENEFIT			
Per day	[\$150]	[\$150]	[\$150]
Maximum Benefit Period	[365] days	[365] days	[365] days

HOSPITAL CONFINEMENT ICU BENEFIT			
Per day	[\$300]	[\$300]	[\$300]
Maximum Benefit Period	[30] days	[30] days	[30] days

INITIAL DOCTOR'S OFFICE VISIT	[\$25]	[\$25]	[\$25]
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INTERNAL ORGAN LOSS BENEFIT	[\$2,500]	[\$2,500]	[\$2,500]
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KNEE CARTILAGE TORN BENEFIT			
Repaired with surgery	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery performed with no repair, or cartilage that is shaved (debridement)	[\$150]	[\$150]	[\$150]

LACERATION BENEFIT - Total of all Lacerations are:			
Over 15 centimeters long and repaired by stitches	[\$300]	[\$300]	[\$300]
Greater than 5 centimeters but not more than 15 centimeters and repaired by stitches	[\$150]	[\$150]	[\$150]
Not more than 5 centimeters and repaired by stitches	[\$40]	[\$40]	[\$40]

Laceration not requiring stitches	[\$20]	[\$20]	[\$20]
LODGING BENEFIT			
Per night	[\$100]	[\$100]	[\$100]
Maximum Benefit Period	[30] nights	[30] nights	[30] nights
LOSS OF FINGER, TOE, HAND, FOOT, OR SIGHT BENEFIT			
Loss of both hands or both feet or sight of both eyes or any combination of two or more	[\$10,000]	[\$10,000]	[\$10,000]
Loss of one hand or one foot or sight of one eye	[\$5,000]	[\$5,000]	[\$5,000]
Loss of two or more fingers or two or more toes or any combination of two or more fingers or toes	[\$1,200]	[\$1,200]	[\$1,200]
Loss of one finger or one toe	[\$600]	[\$600]	[\$600]
MAJOR DIAGNOSTIC EXAM BENEFIT	[\$100]	[\$100]	[\$100]
[NON-OCCUPATIONAL ACCIDENTAL DISABILITY BENEFIT (Disability beginning prior to age 72)]			
Monthly Benefit Amount	[\$100]		
Maximum Benefit Period	[6] months		
Elimination Period	0 days		
[OUTPATIENT SURGERY FACILITY BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)]	[\$25]	[\$25]	[\$25]
PHYSICAL THERAPY BENEFIT			
Per visit	[\$25]	[\$25]	[\$25]
Maximum visits	[6]	[6]	[6]
PROSTHETIC DEVICE OR ARTIFICIAL LIMB BENEFIT			
More than one prosthetic device or artificial limb	[\$1,000]	[\$1,000]	[\$1,000]
One prosthetic device or artificial limb	[\$500]	[\$500]	[\$500]
REHABILITATION ADMISSION BENEFIT	[\$ 250]	[\$250]	[\$250]
RECOVERY BENEFIT			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days
REHABILITATION UNIT BENEFITS			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days
SKIN GRAFT BENEFIT	[25%] of applicable Burn Benefit Amount		
SPORTS PACKAGE BENEFIT	[25%] of amount paid for the Covered Accident, limited to [\$1,000] in any 12 month period regardless of the number of Covered Accidents		
SURGERY BENEFIT	[\$750]	[\$750]	[\$750]
TENDON, LIGAMENT, ROTATOR CUFF BENEFIT			
Repair of more than one	[\$600]	[\$600]	[\$600]
Repair of one	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery without repair	[\$150]	[\$150]	[\$150]
TRANSPORTATION BENEFIT			
Per round trip	[\$300]	[\$300]	[\$300]

Maximum trips	[3]	[3]	[3]
URGENT CARE BENEFIT	[\$25]	[\$25]	[\$25]
[WELLNESS BENEFIT	[\$25]	[\$25]	[\$ 25]]
X-RAY BENEFIT	[\$20]	[\$20]	[\$20]

Master Application MA14059

[Home Office:]	Bracketed address to alleviate a future filing of these forms if the company addresses change.
[Name of Employer:]	Variable to allow for the information to be specific to the Policyholder.
[Name of Organization:]	Variable to allow for the information to be specific to the Policyholder.
[Employer/Organization]	Allow the Policyholder to be either an Employer or a Organization group. Depending on the Policyholder type, the proper term will be inserted.
[List of Combined policies Applied for]	Variable to allow for the information to be specific to the Policyholder.
[Employer/Organization] [, its licensed agents or enrollers,] [employees] [and] [members]	Allow the Policyholder to be either an Employer or a Organization group. Depending on the Policyholder type, the proper term will be inserted.
[An eligible employee is one who works at least [17½] hours per week and who has been actively employed by Employer for at least [six (6)] months.]	Bracketed to allow this term definition to be removed when the policy is sold to non-employer groups.
[An eligible member is one who works at least [17½] hours per week, who has been actively employed for at least [six (6)] months, and who is a member in good standing of the Organization.]	Bracketed to allow this term definition to be removed when the policy is sold to employer groups.
[The Employer agrees to provide [Combined's licensed agents or enrollers direct] access to its employees to solicit individual applications.]	Bracketed to allow this term definition to be removed when the policy is sold to non-employer groups.
[The Employer further agrees to deduct any premiums for this coverage from employees' paychecks and forward these premiums to Combined when due.]	Bracketed to allow this term definition to be removed when the policy is sold to non-employer groups.
[Employer/Organization]	Allow the Policyholder to be either an Employer or a Organization group. Depending on the Policyholder type, the proper term will be inserted.

Amendment C140459-AR	
[Home Office;; Policyholder Service Address:]	Bracketed address to alleviate a future filing of these forms if the company addresses change.
[Signature & Title]	Bracketed the Officer Signature and title to alleviate a future filing of these forms if the officer or title changes.

SERFF Tracking Number: CMBD-128234539 State: Arkansas

Filing Company: Combined Insurance Company of America State Tracking Number:

Company Tracking Number: P13999 - GROUP ACCIDENT POLICY

TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only

Product Name: P13999 - Group Accident Policy

Project Name/Number: P13999 - Group Accident Policy/P13999 - Group Accident Policy

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/07/2012	Form	Group Accident Certificate	05/17/2012	C14059-AR.pdf (Superceded)
05/07/2012	Form	Certificate Amendment	05/17/2012	C140459-AR.pdf (Superceded)



[Home Office: 111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601
1-800-544-9382

Policyholder Service Address: P. O. Box 1160 • Glenview, Illinois 60025-8160]

ACCIDENT INSURANCE CERTIFICATE

**THIS IS A LIMITED BENEFIT CERTIFICATE.
PLEASE READ IT CAREFULLY.**

THIS CERTIFICATE IS GUARANTEED RENEWABLE FOR LIFE. YOU MAY RENEW THIS CERTIFICATE BY PAYING EACH PREMIUM ON THE PREMIUM DUE DATE, SUBJECT TO THE GRACE PERIOD.

This is Your Certificate while You are insured. This Certificate is in force as of the Certificate Effective Date. The Certificate Effective Date is shown in the Certificate Specifications.

The Policy alone constitutes the agreement under which payments are made. Benefit payment is governed by all the terms, conditions and limitations of the Policy. We will pay the benefits set forth in this Certificate. If the terms and provisions of the Certificate are different from the Policy, the Policy will govern.

[This Certificate was issued on the basis that the information [provided by You on an enrollment form and] provided by the Policyholder was correct and complete. If any information [on the enrollment form] is not correct or complete, write to Us within 10 days of receipt of this Certificate. Incorrect or incomplete information can result in the denial of a claim, rescission, or termination of this Certificate.]

NOTICE OF THIRTY DAY RIGHT TO CANCEL THIS CERTIFICATE

If You are not satisfied with this Certificate, You can return it to Us at the Policyholder Service Address above within 30 days after you receive it. At that time, You should ask Us in writing to cancel it. This Certificate will be cancelled and any premium paid will be refunded.

PREMIUM ADJUSTMENT

We have the right to adjust the premium for this Certificate as determined necessary by Us. A premium adjustment will take effect on an anniversary following the adjustment. Written notice of an adjustment will be mailed to You at least 30 days in advance. When a Covered Person's coverage ends, any resulting change in premium will be made on the next monthly anniversary of the Certificate Effective Date.

A handwritten signature in black ink, appearing to read "Brad Bennett", enclosed within a large, thin, hand-drawn bracket on the left side.

Brad Bennett, President

A handwritten signature in black ink, appearing to read "Carmine A. Giganti", enclosed within a large, thin, hand-drawn bracket on the right side.

Carmine A. Giganti, Vice President and Secretary

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CERTIFICATE SPECIFICATIONS

OWNER: [JOHN DOE]	CERTIFICATE NUMBER:	[SPECIMEN]
CERTIFICATE EFFECTIVE DATE: [JUNE 1, 2012]	PREMIUM AMOUNT:	[\$19.02]
	[PREMIUM MODE:]	[MONTHLY]
INSURED ISSUE AGE: [25]	COVERAGE TYPE:	[NON-OCCUPATIONAL INJURY] [PLAN I]
COVERED PERSONS: INSURED: [JOHN DOE] SPOUSE: [JANE DOE] CHILDREN: [COVERED]		
POLICYHOLDER: [POLICYHOLDER NAME]	GOVERNING JURISDICTION:	[STATE XYZ]

SCHEDULE OF BENEFITS

	[Insured]	[Spouse]	[Child]
ABDOMINAL AND THORACIC SURGERY BENEFIT	[\$750]	[\$750]	[\$750]
[ACCIDENTAL DEATH BENEFIT]	[\$5,000]	[\$5,000]	[\$1,000]
ACCIDENTAL DEATH COMMON CARRIER BENEFIT	[\$10,000]	[\$10,000]	[\$2,000]]
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	[\$25]	[\$25]	[\$25]
AIR AMBULANCE BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
AMBULANCE BENEFIT	[\$120]	[\$120]	[\$120]
APPLIANCE BENEFIT	[\$75]	[\$75]	[\$75]
BLOOD, PLASMA, PLATELETS BENEFIT	[\$200]	[\$200]	[\$200]
BURN BENEFIT			
Third-degree burns that cover 35 or more square inches of body surface	[\$7,500]	[\$7,500]	[\$7,500]
Third-degree burns that cover at least 9 square inches of body surface but less than 35 square inches of body surface	[\$1,500]	[\$1,500]	[\$1,500]
Second-degree burns that cover at least 36% of body surface	[\$750]	[\$750]	[\$750]
[CATASTROPHIC ACCIDENT BENEFIT]			
Catastrophic Accident Benefit prior to age 70	[\$10,000]	[\$10,000]	[\$5,000]
Catastrophic Accident Benefit on or after age 70	[\$5,000]	[\$5,000]	[\$2,500]
Elimination Period	[365] days	[365] days	[365] days]]
[CHIROPRACTIC TREATMENT BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)]			
Chiropractic Treatment Benefit	[\$25]	[\$25]	[\$25]
Maximum visits per accident	[3]	[3]	[3]
Maximum visits per calendar year	[6]	[6]	[6]]
COMA INJURY BENEFIT	[\$7500]	[\$7500]	[\$7500]
CONCUSSION BENEFIT	[\$60]	[\$60]	[\$60]

SCHEDULE OF BENEFITS (CONTINUED)

	Insured	Spouse	Child
DISLOCATION BENEFIT - OPEN REDUCTION WITH ANESTHESIA			
Ankle or foot (other than toes)	[\$1,440]	[\$1,440]	[\$1,440]
Bone or bones of the hand (other than fingers)	[\$540]	[\$540]	[\$540]
Collarbone (acromioclavicular and separation)	[\$180]	[\$180]	[\$180]
Collarbone (sternoclavicular)	[\$900]	[\$900]	[\$900]
Elbow	[\$480]	[\$480]	[\$480]
Hip	[\$3,600]	[\$3,600]	[\$3,600]
Knee (except patella)	[\$1,800]	[\$1,800]	[\$1,800]
Lower jaw	[\$480]	[\$480]	[\$480]
One toe or finger	[\$200]	[\$200]	[\$200]
Shoulder (glenohumeral)	[\$600]	[\$600]	[\$600]
Wrist	[\$540]	[\$540]	[\$540]
DISLOCATION BENEFIT - CLOSED REDUCTION WITH ANESTHESIA			
Ankle or foot (other than toes)	[\$720]	[\$720]	[\$720]
Bone or bones of the hand (other than fingers)	[\$270]	[\$270]	[\$270]
Collarbone (acromioclavicular and separation)	[\$90]	[\$90]	[\$90]
Collarbone (sternoclavicular)	[\$450]	[\$450]	[\$450]
Elbow	[\$240]	[\$240]	[\$240]
Hip	[\$1,800]	[\$1,800]	[\$1,800]
Knee (except patella)	[\$900]	[\$900]	[\$900]
Lower jaw	[\$240]	[\$240]	[\$240]
One toe or finger	[\$100]	[\$100]	[\$100]
Shoulder (glenohumeral)	[\$300]	[\$300]	[\$300]
Wrist	[\$270]	[\$270]	[\$270]
Benefit amount without anesthesia or for Incomplete Dislocation is 25% of applicable Closed Reduction Benefit.			
EMERGENCY DENTAL BENEFIT			
Crown	[\$150]	[\$150]	[\$150]
Extraction	[\$50]	[\$50]	[\$50]
EMERGENCY ROOM TREATMENT BENEFIT			
	[\$75]	[\$75]	[\$75]
EYE INJURY BENEFIT			
	[\$200]	[\$200]	[\$200]
[FAMILY CARE BENEFIT (PART OF THE SPECIALTY BENEFIT PACKAGE)]			
Family Care Benefit	[\$25]	[\$25]	\$0
Maximum Days	[30]	[30]	
FRACTURE BENEFIT - OPEN REDUCTION			
Ankle (medial or lateral malleolus)	[\$600]	[\$600]	[\$600]
Body of vertebrae	[\$1,350]	[\$1,350]	[\$1,350]
Bones of face (except mandible or maxilla)	[\$630]	[\$630]	[\$630]
Bones of nose	[\$700]	[\$700]	[\$700]
Coccyx	[\$320]	[\$320]	[\$320]
Finger, toe	[\$180]	[\$180]	[\$180]
Foot (except toes)	[\$600]	[\$600]	[\$600]
Forearm (radius and/or ulna)	[\$600]	[\$600]	[\$600]
Hand, Wrist (except fingers)	[\$540]	[\$540]	[\$540]
Hip	[\$3,000]	[\$3,000]	[\$3,000]

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
FRACTURE BENEFIT - OPEN REDUCTION (CONTINUED)			
Kneecap (patella)	[\$600]	[\$600]	[\$600]
Leg (tibia and/or fibula)	[\$1,500]	[\$1,500]	[\$1,500]
Lower jaw, mandible (except alveolar process)	[\$480]	[\$480]	[\$480]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$1,200]	[\$1,200]	[\$1,200]
Rib	[\$450]	[\$450]	[\$450]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$480]	[\$480]	[\$480]
Skull (except bones of face or nose) depressed skull fracture	[\$4,000]	[\$4,000]	[\$4,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$1,600]	[\$1,600]	[\$1,600]
Thigh (femur)	[\$3,000]	[\$3,000]	[\$3,000]
Upper arm between elbow and shoulder (humerus)	[\$700]	[\$700]	[\$700]
Upper jaw, maxilla (except alveolar process)	[\$560]	[\$560]	[\$560]
Vertebral processes	[\$540]	[\$540]	[\$540]
FRACTURE BENEFIT - CLOSED REDUCTION			
Ankle (medial or lateral malleolus)	[\$300]	[\$300]	[\$300]
Body of vertebrae (excluding mandible or maxilla)	[\$675]	[\$675]	[\$675]
Bones of face (except mandible or maxilla)	[\$315]	[\$315]	[\$315]
Bones of nose	[\$350]	[\$350]	[\$350]
Coccyx	[\$160]	[\$160]	[\$160]
Finger, toe	[\$90]	[\$90]	[\$90]
Foot (except toes)	[\$300]	[\$300]	[\$300]
Forearm (radius and/or ulna),	[\$300]	[\$300]	[\$300]
Hand, Wrist (except fingers)	[\$270]	[\$270]	[\$270]
Hip (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Kneecap (patella)	[\$300]	[\$300]	[\$300]
Leg (tibia and/or fibula)	[\$750]	[\$750]	[\$750]
Lower jaw, mandible (except alveolar process)	[\$240]	[\$240]	[\$240]
Pelvis (includes ilium, ischium, pubis acetabulum except Coccyx)	[\$600]	[\$600]	[\$600]
Rib	[\$225]	[\$225]	[\$225]
Shoulder blade (scapula), collarbone (clavicle), sternum	[\$240]	[\$240]	[\$240]
Skull (except bones of face or nose) depressed skull fracture	[\$2,000]	[\$2,000]	[\$2,000]
Skull (except bones of face or nose) simple non-depressed skull fracture	[\$800]	[\$800]	[\$800]
Thigh (femur)	[\$1,500]	[\$1,500]	[\$1,500]
Upper arm between elbow and shoulder (humerus)	[\$350]	[\$350]	[\$350]
Upper jaw, maxilla (except alveolar process)	[\$280]	[\$280]	[\$280]
Vertebral processes	[\$270]	[\$270]	[\$270]

Benefit amount for a Chip or Avulsion Fracture is 25% of the applicable Closed Reduction Benefit.

HERNIATED DISC BENEFIT	[\$400]	[\$400]	[\$400]
HOSPITAL ADMISSION BENEFIT	[\$500]	[\$500]	[\$500]
HOSPITAL ADMISSION ICU BENEFIT	[\$1,000]	[\$1,000]	[\$1,000]
HOSPITAL CONFINEMENT BENEFIT			
Per day	[\$150]	[\$150]	[\$150]
Maximum Benefit Period	[365] days	[365] days	[365] days
HOSPITAL CONFINEMENT ICU BENEFIT			
Per day	[\$300]	[\$300]	[\$300]
Maximum Benefit Period	[30] days	[30] days	[30] days

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
INITIAL DOCTOR'S OFFICE VISIT	[\$25]	[\$25]	[\$25]
INTERNAL ORGAN LOSS BENEFIT	[\$2,500]	[\$2,500]	[\$2,500]
KNEE CARTILAGE TORN BENEFIT			
Repaired with surgery	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery performed with no repair, or cartilage that is shaved (debridement)	[\$150]	[\$150]	[\$150]
LACERATION BENEFIT - Total of all Lacerations are:			
Over 15 centimeters long and repaired by stitches	[\$300]	[\$300]	[\$300]
Greater than 5 centimeters but not more than 15 centimeters and repaired by stitches	[\$150]	[\$150]	[\$150]
Not more than 5 centimeters and repaired by stitches	[\$40]	[\$40]	[\$40]
Laceration not requiring stitches	[\$20]	[\$20]	[\$20]
LODGING BENEFIT			
Per night	[\$100]	[\$100]	[\$100]
Maximum Benefit Period	[30] nights	[30]nights	[30] nights
LOSS OF FINGER, TOE, HAND, FOOT, OR SIGHT BENEFIT			
Loss of both hands or both feet or sight of both eyes or any combination of two or more	[\$10,000]	[\$10,000]	[\$10,000]
Loss of one hand or one foot or sight of one eye	[\$5,000]	[\$5,000]	[\$5,000]
Loss of two or more fingers or two or more toes or any combination of two or more fingers or toes	[\$1,200]	[\$1,200]	[\$1,200]
Loss of one finger or one toe	[\$600]	[\$600]	[\$600]
MAJOR DIAGNOSTIC EXAM BENEFIT	[\$100]	[\$100]	[\$100]
[NON-OCCUPATIONAL ACCIDENTAL DISABILITY BENEFIT			
(Disability beginning prior to age 72)			
Monthly Benefit Amount	[\$100]		
Maximum Benefit Period	[6] months		
Elimination Period	0 days]		
[OUTPATIENT SURGERY FACILITY BENEFIT	[\$25]	[\$25]	[\$25]]
(PART OF THE SPECIALTY BENEFIT PACKAGE)			
PHYSICAL THERAPY BENEFIT			
Per visit	[\$25]	[\$25]	[\$25]
Maximum visits	[6]	[6]	[6]
PROSTHETIC DEVICE OR ARTIFICIAL LIMB BENEFIT			
More than one prosthetic device or artificial limb	[\$1,000]	[\$1,000]	[\$1,000]
One prosthetic device or artificial limb	[\$500]	[\$500]	[\$500]
REHABILITATION ADMISSION BENEFIT	[\$ 250]	[\$250]	[\$250]
RECOVERY BENEFIT			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days

SCHEDULE OF BENEFITS (CONTINUED)

	[Insured]	[Spouse]	[Child]
REHABILITATION UNIT BENEFIT			
Per day	[\$75]	[\$75]	[\$75]
Maximum Benefit Period	[30] days	[30] days	[30] days
SKIN GRAFT BENEFIT	[25%] of applicable Burn Benefit Amount		
SPECIALTY BENEFIT PACKAGE			
See: Chiropractic Treatment Benefit			
Family Care Benefit			
Outpatient Surgery Facility Benefit]			
SPORTS PACKAGE BENEFIT	[25%] of amount paid for the Covered Accident, limited to [\$1,000] in any 12 month period regardless of the number of Covered Accidents		
TENDON, LIGAMENT, ROTATOR CUFF BENEFIT			
Repair of more than one	[\$600]	[\$600]	[\$600]
Repair of one	[\$400]	[\$400]	[\$400]
Exploratory arthroscopic surgery without repair	[\$150]	[\$150]	[\$150]
TRANSPORTATION BENEFIT			
Per round trip	[\$300]	[\$300]	[\$300]
Maximum trips	[3]	[3]	[3]
URGENT CARE BENEFIT	[\$25]	[\$25]	[\$25]
[WELLNESS BENEFIT	[\$25]	[\$25]	[\$ 25]]
X-RAY BENEFIT	[\$20]	[\$20]	[\$20]

BENEFITS

Refer to the Schedule of Benefits for benefit amounts and Maximum Benefit Periods. [If the amount shown for a benefit is zero, such benefit is not covered under this Certificate.] All [covered] benefits are paid only once per Covered Person per Covered Accident unless otherwise noted. Capitalized terms are defined in the Definitions provision of this Certificate.

ABDOMINAL AND THORACIC SURGERY BENEFIT

We will pay this benefit if a Covered Person undergoes open abdominal or thoracic surgery within 72 hours after the Covered Accident to repair internal Injuries received as a result of a Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

[ACCIDENTAL DEATH BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person dies within 90 days of a Covered Accident as a result of Injuries received from that Covered Accident. We will not pay the Accidental Death Benefit and the Accidental Death Common Carrier Benefit for the same Covered Person.

Any Accidental Death Benefit that is payable due to the Insured's death will be paid to the beneficiary named in Your enrollment form or later changed by You. Any Accidental Death Benefit that is payable due to the death of any other Covered Person is payable to You.

Death will be presumed if the Covered Person disappears and the disappearance:

- 1) Is caused solely and directly by a Covered Accident that occurred while the Covered Person was a fare paying passenger on a Common Carrier that reasonably could have caused loss of life;
- 2) Occurs independently of all other causes; and
- 3) Continues for a period of 365 days after the date of the Covered Accident, despite reasonable search efforts.

We will subtract from the Accidental Death Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of injury to the same Covered Person from the same Covered Accident.

ACCIDENTAL DEATH COMMON CARRIER BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person dies within 90 days of a Covered Accident as a result of Injuries received from that Covered Accident while a fare paying passenger on a Common Carrier. We will not pay the Accidental Death Benefit and the Accidental Death Common Carrier Benefit for the same Covered Person.

Any Accidental Death Common Carrier Benefit that is payable due to the Insured's death will be paid to the beneficiary named in Your enrollment form or later changed by You. Any Accidental Death Common Carrier Benefit that is payable due to the death of any other Covered Person is payable to You.

Death will be presumed if the Covered Person disappears and the disappearance:

- 1) Is caused solely and directly by a Covered Accident that occurred while the Covered Person was a fare paying passenger on a Common Carrier that reasonably could have caused loss of life;
- 2) Occurs independently of all other causes; and
- 3) Continues for a period of 365 days after the date of the Covered Accident, despite reasonable search efforts.

We will subtract from the Accidental Death Common Carrier Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of injury to the same Covered Person from the same Covered Accident.]

ACCIDENT FOLLOW-UP TREATMENT BENEFIT

We will pay this benefit for each Covered Person who receives follow-up treatment that is prescribed by a Physician. Follow-up treatment must:

- 1) Be due to Injuries sustained as the result of a Covered Accident;
- 2) Be within 90 days after the Covered Accident;
- 3) Occur after initial treatment by a Physician in a Physician's office, Urgent Care Facility or Hospital;
- 4) Occur on an outpatient basis; and
- 5) Not be for routine examinations or preventive testing.

We will pay this benefit only once per Covered Person per Covered Accident.

AIR AMBULANCE BENEFIT

We will pay this benefit if a licensed professional air ambulance company transports by air a Covered Person to or from a Hospital or between medical facilities where treatment for Injuries is received as the result of a Covered Accident. The air ambulance transportation must be within 48 hours after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

AMBULANCE BENEFIT

We will pay this benefit if a professional or volunteer ambulance company transports a Covered Person by ground transportation to or from a Hospital or between medical facilities where treatment for Injuries is received as the result of a Covered Accident. The ambulance transportation must be within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

APPLIANCE BENEFIT

We will pay this benefit if a Covered Person is Injured as the result of a Covered Accident and a Physician prescribes the use of a medical appliance as an aid in personal locomotion or mobility as a result of Injuries sustained in the Covered Accident. Crutches and wheelchairs are examples of medical appliances. The use of an appliance must begin within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

BLOOD, PLASMA, PLATELETS BENEFIT

We will pay this benefit if a Covered Person is Injured as the result of a Covered Accident and requires the transfusion, administration, cross-matching, typing and processing of blood, blood plasma or platelets as the result of Injuries sustained in the Covered Accident. The blood, blood plasma and/or platelets must be administered within 90 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

BURN BENEFIT

We will pay this benefit if a Covered Person sustains burns as the result of a Covered Accident. The Covered Person must be treated by a Physician within 72 hours after the Covered Accident. If the Covered Person meets more than one of the burn classifications shown in the Schedule of Benefits, We will pay the higher amount. We will pay only one of the classification amounts per Covered Person per Covered Accident.

[CATASTROPHIC ACCIDENT BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit at the end of the Elimination Period if a Covered Person:

- 1) Sustains a Catastrophic Loss as the result of a Covered Accident;
- 2) Is under the appropriate care of a Physician during the Elimination Period; and
- 3) Remains alive at the end of the Elimination Period.

We will pay this benefit once per lifetime per Covered Person. We will subtract from the Catastrophic Accident Benefit any amount paid under the Loss of Finger, Toe, Hand, Foot or Sight Benefit, the Sports Package Benefit, or the Coma Injury Benefit as a result of Injury to the same Covered Person from the same Covered Accident.]

[CHIROPRACTIC TREATMENT BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person suffers a structural imbalance as a result of Injuries sustained in a Covered Accident and receives Chiropractic Care Services by a chiropractor in a chiropractor's office. Treatment must begin within 60 days after the Covered Accident and must be completed within 180 days after the Covered Accident. We will pay this benefit per visit per Covered Person per Covered Accident, up to the Maximum Visits listed in the Schedule of Benefits.]

COMA INJURY BENEFIT

We will pay this benefit if a Covered Person is diagnosed and treated by a Physician for a coma resulting from Injuries sustained in a Covered Accident. Such coma must have: 1) begun within 30 days after the Covered Accident; 2) lasted for a period of at least seven consecutive days; and 3) required intubation for respiratory assistance. We will pay this benefit only once per Covered Person per Covered Accident.

CONCUSSION BENEFIT

We will pay this benefit if a Covered Person sustains a concussion as the result of a Covered Accident and is diagnosed by a Physician within 72 hours after the date of the Covered Accident using any type of medical imaging procedure such as an X-ray, CT (computerized tomography) scan, or MRI (magnetic resonance imaging).

We will pay this benefit only once per Covered Person per Covered Accident. We will pay this benefit only once per Covered Person in a twelve (12) month period.

DISLOCATION BENEFIT

We will pay this benefit if a Covered Person sustains a Dislocation as the result of Injuries sustained in a Covered Accident. A Dislocation must:

- 1) Be diagnosed as a Dislocation by a Physician within 90 days after the Covered Accident;
- 2) Require correction by a Physician; and
- 3) Be corrected by a Physician by open (surgical) or closed (non-surgical) reduction within 90 days after the date of diagnosis.

If a Covered Person sustains more than one Dislocation in a Covered Accident, and requires open or closed reduction, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture and a Dislocation in the same Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone or joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the larger of either the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit, or the Dislocation Benefit.

We will pay this benefit only once per joint. Subsequent Dislocations of the same joint will not be covered.

EMERGENCY DENTAL BENEFIT

We will pay this benefit for each Covered Person who requires a dental extraction and/or crown as the result of Injuries sustained in a Covered Accident.

The treatment must be within 60 days after the date of the Covered Accident and the services provided must not be for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident, regardless of the number of teeth involved. If a Covered Person requires dental work including both extraction(s) and crown(s) for the same Covered Accident, We will pay only one benefit, which will be the larger of the extraction or crown benefit amounts shown in the Schedule of Benefits.

EMERGENCY ROOM TREATMENT BENEFIT

We will pay this benefit if a Covered Person requires examination and treatment by a Physician in a Hospital Emergency Room as the result of Injuries sustained in a Covered Accident. The examination and treatment must occur within 72 hours after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident. Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

EYE INJURY BENEFIT

We will pay this benefit if a Covered Person sustains an eye Injury as the result of a Covered Accident. The eye Injury must require surgery or the removal of a foreign object by a Physician within 90 days after the Covered Accident. An examination with anesthesia is not considered surgery. We will pay this benefit only once per Covered Person per Covered Accident.

[FAMILY CARE BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit if a Covered Person is Confined in a Hospital or Rehabilitation Unit as a result of Injuries sustained in a Covered Accident and the Covered Person has a child or children attending a Child Care Center. We will pay this benefit for each child attending a Child Care Center on any given day the Covered Person is Confined, up to the Maximum Days shown in the Schedule of Benefits. The child attending a Child Care Center does not need to be a Covered Person for this benefit to be payable but must meet the definition of Eligible Dependent.]

FRACTURE BENEFIT

We will pay this benefit if a Covered Person sustains a Fracture Injury as the result of a Covered Accident. The Fracture must:

- 1) Be diagnosed by a Physician within 90 days after the Covered Accident;
- 2) Require correction by a Physician; and
- 3) Be corrected by a Physician by open (surgical) or closed (non-surgical) reduction within 90 days after the date of diagnosis.

If a Covered Person sustains more than one Fracture in a Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone involved that has the highest benefit amount.

If a Covered Person sustains a Fracture and a Dislocation in the same Covered Accident, We will pay no more than two (2) times the amount shown in the Schedule of Benefits for the bone or joint involved that has the highest benefit amount.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, or rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the higher of the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit, or the Dislocation Benefit.

HERNIATED DISC BENEFIT

We will pay this benefit if a Covered Person sustains a herniated disc Injury in the spine as the result of a Covered Accident. The herniated disc must be treated by a Physician within 60 days after the Covered Accident and must be repaired through surgery by a Physician within 365 days after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

HOSPITAL ADMISSION BENEFIT

The Hospital Admission Benefit is payable for each Covered Person Confined to a Hospital as a result of Injuries received in a Covered Accident. The Covered Person must be Confined to a Hospital within six (6) months after the Covered Accident. We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment; or
- 3) A stay of less than 20 hours in an Observation Unit.

We will pay this amount only once per Covered Person per Covered Accident. We will not pay the Hospital Admission Benefit and the Hospital Admission ICU Benefit for the same Covered Accident.

HOSPITAL ADMISSION ICU BENEFIT

The Hospital Admission ICU Benefit is payable for each Covered Person admitted directly to a Hospital Intensive Care Unit and Confined to a Hospital as a result of Injuries received in a Covered Accident. The Covered Person must be Confined to a Hospital Intensive Care Unit within 30 days after the Covered Accident. We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment; or
- 3) A stay of less than 20 hours in an Observation Unit.

We will pay this amount only once per Covered Person per Covered Accident. We will not pay the Hospital Admission Benefit and the Hospital Admission ICU Benefit for the same Covered Accident.

HOSPITAL CONFINEMENT BENEFIT

We will pay this benefit for each Covered Person Confined in a Hospital or Hospital Sub-Acute Intensive Care Unit as a result of Injuries received in a Covered Accident, subject to the Maximum Benefit Period shown in the Schedule of Benefits. This benefit is payable only for Confinement in a Hospital or Hospital Sub-Acute Intensive Care Unit that begins within six (6) months after the date of the Covered Accident. We will pay benefits for only one Confinement at a time even if it is caused by more than one Covered Accident.

If a Covered Person is Confined in a Hospital or Hospital Sub-Acute Intensive Care Unit, and is Confined again within 90 days for Injuries received in the same Covered Accident or for a related condition, We will treat this Confinement for a continuation of the prior Confinement.

We will not pay this benefit for:

- 1) Emergency Room treatment;
- 2) Outpatient treatment;
- 3) Confinement of less than 20 hours in an Observation Unit; or
- 4) Confinement in a Rehabilitation Unit.

We will not pay the Hospital Confinement Benefit and the Hospital Confinement ICU Benefit for the same day of Confinement.

HOSPITAL CONFINEMENT ICU BENEFIT

We will pay this benefit for each Covered Person Confined in a Hospital Intensive Care Unit as a result of Injuries received in a Covered Accident, subject to the Maximum Benefit Period shown in the Schedule of Benefits. Confinement in a Hospital Intensive Care Unit must begin within 30 days after the date of the Covered Accident.

If a Covered Person is Confined in a Hospital Intensive Care Unit, and is Confined in a Hospital Intensive Care Unit once again within 90 days for Injuries received in the same Covered Accident or for a related condition, We will treat this Confinement as a continuation of the prior Confinement.

If a Covered Person is Confined in a Hospital Intensive Care Unit beyond the Maximum Benefit Period, the Covered Person will be eligible for the Hospital Confinement Benefit. The Hospital Confinement Benefit will begin the first day following the expiration of the Maximum Benefit Period for Hospital Confinement ICU Benefit.

If the unit to which a Covered Person is Confined does not meet the definition of Hospital Intensive Care Unit in this Certificate, We will pay the Hospital Confinement Benefit, if applicable.

We will not pay the Hospital Confinement Benefit and the Hospital Confinement ICU Benefit for the same day of Confinement.

INITIAL DOCTOR'S OFFICE VISIT BENEFIT

We will pay this benefit if a Covered Person receives initial treatment and/or advice by a Physician in a Physician's office for Injuries sustained in a Covered Accident. The treatment must be within 60 days after the Covered Accident and the services provided must be the result of a Covered Accident and not for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident.

Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

INTERNAL ORGAN LOSS BENEFIT

We will pay this benefit if, within 90 days after a Covered Accident, a Covered Person sustains the removal of at least 50% of a covered organ as a result of Injury sustained in the Covered Accident. Only the following are covered organs: bladder, esophagus, gall bladder, genitals, kidney, large intestine, liver, lungs, ovary, pancreas, small intestine, spleen, stomach, thyroid and uterus. We will pay this benefit only once per Covered Person per Covered Accident.

KNEE CARTILAGE TORN BENEFIT

We will pay this benefit if a Covered Person sustains torn knee cartilage (meniscus) Injury as the result of a Covered Accident. In order for this benefit to be payable, the torn knee cartilage must be treated by a Physician within 60 days after the Covered Accident; and

- 1) Repaired through surgery by a Physician within six (6) months after the Covered Accident, or
- 2) If exploratory arthroscopic surgery is performed within six (6) months after the Covered Accident and no repair is done, or if the cartilage is shaved (debridement), We will pay the applicable benefit amount listed in the Schedule of Benefits.

LACERATION BENEFIT

We will pay this benefit if a Covered Person sustains a Laceration Injury as the result of a Covered Accident. The Laceration must be repaired by a Physician within 72 hours after the Covered Accident. The amount We will pay will be based on the total length of all Lacerations received in any one Covered Accident that require repair. If the Laceration is severe enough to require stitches but the Physician chooses to repair it in another way, We will pay it as a Laceration repaired with stitches.

LODGING BENEFIT

We will pay this benefit for the hotel/motel or similar paid lodging stay of one companion to accompany a Covered Person who is Confined in a Hospital as the result of Injuries sustained in a Covered Accident when the Hospital is located more than 100 miles from the Covered Person's residence.

We will pay this benefit for as long as:

- 1) The companion accompanies the Covered Person; and
- 2) The Covered Person remains Confined in such Hospital; but
- 3) Not beyond the Maximum Benefit Period.

LOSS OF FINGER, TOE, HAND, FOOT, OR SIGHT BENEFIT

We will pay this benefit for a Covered Person for loss of a finger, toe, hand, or foot or the sight of an eye as the result of Injuries sustained in a Covered Accident and which occurs within 90 days after the Covered Accident.

Loss of finger means that the finger is cut off at the joint proximate to the first interphalangeal joint where it is attached to the hand.

Loss of toe means that the toe is cut off at the joint proximate to the first interphalangeal joint where it is attached to the foot.

Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.

Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.

Loss of sight of an eye means best corrected vision of the eye is 20/200 or worse, or a visual field of 20 degrees or less. The degree of visual loss must be permanent with no realistic expectation of improvement.

If a Covered Person loses a finger or toe and within 90 days thereafter loses a hand or foot on the same side of the body as the result of the same Covered Accident, We will pay for loss of hand or foot, less the amount We paid for the loss of a finger or toe.

If a Covered Person loses one finger or toe and within 90 days thereafter loses another finger or toe as a result of the same Covered Accident, We will pay the amount shown in the Schedule of Benefits for "loss of two or more fingers or two or more toes or any combination of two or more," less the amount We paid for the loss of the first finger or toe.

If a Covered Person loses one hand or one foot or the sight of one eye and within 90 days thereafter loses another hand or foot or sight of an eye, We will pay the amount shown in the Schedule of Benefits for "loss of both hands or both feet or sight of both eyes or any combination of two or more," less the amount We paid for the loss of the first hand or foot or sight of an eye.

If a Covered Person receives a Laceration on a finger, toe, hand, foot, or eye and later loses that finger, toe, hand, foot or eye as the result of the same Covered Accident, We will subtract the amount We paid under the Laceration Benefit from the Loss of Finger, Toe, Hand, Foot or Sight of an Eye Benefit.

MAJOR DIAGNOSTIC EXAM BENEFIT

We will pay this benefit if a Covered Person requires one of the following exams for Injuries sustained as the result of a Covered Accident:

- 1) CT or CAT (computerized tomography) scan;
- 2) DTI (diffusion tensor imaging) scan;

- 3) EEG (electroencephalogram);
- 4) Joint imaging scan;
- 5) MRA (magnetic resonance angiogram) scan;
- 6) MRI (magnetic resonance imaging);
- 7) PET (positron emission tomography) scan; or
- 8) SPECT (spectroscopy).

These exams must be ordered by a Physician and performed in a medical facility within 180 days after the Covered Accident.

We will pay this benefit only once per Covered Person per Covered Accident and only once per twelve (12) month period.

[NON-OCCUPATIONAL ACCIDENTAL DISABILITY BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay the Monthly Benefit Amount if the Insured becomes Totally Disabled prior to the Certificate anniversary on which the Insured attains age 72 as a result of a Non-Occupational Injury received in a Covered Accident and remains Totally Disabled longer than the Elimination Period.

We will pay this benefit as long as the Insured remains Totally Disabled, up to the Maximum Benefit Period shown in the Schedule of Benefits. If benefits are payable for less than a full month, We will calculate benefits on a daily basis. The daily amount is one-thirtieth (1/30) of the Monthly Benefit Amount.

If the Insured becomes Totally Disabled due to the same or a different Covered Accident within six (6) months after the end of a previous Disability, it will be considered a continuation of the previous Disability and subject to the same Elimination Period and Maximum Benefit Period.

To keep this Certificate in force, You must continue to pay premiums as due after the Insured becomes Totally Disabled. However, if the Insured becomes Totally Disabled due to injuries sustained in a Covered Accident for a continuous period of at least 30 days, We will waive the payment of premiums for this Certificate effective with the monthly anniversary of the Certificate Effective Date following the end of such 30 day period, and We will refund to You any premium paid for a period beyond that monthly anniversary. We will continue to waive premium payments on a monthly basis for as long as the Insured's Total Disability continues until the earlier of (a) the monthly anniversary of the Certificate Effective Date following the end of the Insured's Total Disability; or (b) until the end of the Maximum Benefit Period shown in the Schedule of Benefits.

You must advise Us when the Insured's Total Disability ends. After the Insured's Total Disability ends, or after the end of the Maximum Benefit Period, whichever is earlier, You must resume the payment of premiums by paying the next premium due to keep this Certificate in force. Thereafter, premiums will be due and payable as provided in this Certificate.

This benefit will terminate when the Insured attains age 72. Termination of this benefit will not affect an otherwise valid claim arising from the Insured's Total Disability which began before such termination.]

[OUTPATIENT SURGERY FACILITY SERVICE BENEFIT

[If an amount greater than zero is shown for this benefit in the Schedule of Benefits,] We will pay this benefit for each Covered Person who has surgery for the Injuries specified below in a surgical center licensed for the treatment of Injuries sustained as a result of a Covered Accident. This does not include surgery received in the Emergency Room or while Confined.

The following specified Injuries must be treated by a Physician within 60 days from the date of the Covered Accident and the specified surgery must be performed within the specified time listed below:

- 1) Knee Cartilage – One year after the Covered Accident;
- 2) Ruptured Disc – One year after the Covered Accident;
- 3) Tendon, Ligament, Rotator Cuff – 180 days after the Covered Accident;
- 4) Eye Injury – 90 days after the Covered Accident;
- 5) Hernia – 60 days after the Covered Accident.]

PHYSICAL THERAPY BENEFIT

We will pay this benefit for each Covered Person who requires physical therapy treatment as the result of Injuries sustained in a Covered Accident. Therapy must:

- 1) Begin within 60 days after the Covered Accident;
- 2) Be prescribed by a Physician;
- 3) Be rendered by a Physical Therapist;
- 4) Be performed on an inpatient or outpatient basis; and
- 5) Be completed within six (6) months after the date of first treatment.

We will pay this benefit per visit per Covered Person per Covered Accident, up to the Maximum visits listed in the Schedule of Benefits.

We will not pay both the Accident Follow-Up Treatment Benefit and the Physical Therapy Benefit for the same visit.

PROSTHETIC DEVICE OR ARTIFICIAL LIMB BENEFIT

We will pay this benefit if a Covered Person requires a prosthetic device or artificial limb that is prescribed by a Physician due to the Loss of Hand, Foot, or Sight of an Eye as a result of Injuries sustained in a Covered Accident. The prosthetic device/artificial limb must be received within one year after the date of the Covered Accident.

If a Covered Person receives one prosthetic device or artificial limb and later receives another prosthetic device or artificial limb as a result of Injuries sustained in the same Covered Accident, we will pay the amount shown in the Schedule of Benefits for "more than one prosthetic device or artificial limb," less the amount We paid for the receipt of the first prosthetic device or artificial limb.

We will not pay this benefit for hearing aids; dental aids, including false teeth; eye glasses; contact lenses; cosmetic prosthesis such as hair wigs; or joint replacement such as an artificial hip or knee.

RECOVERY BENEFIT

We will pay this benefit if a Covered Person is Totally Disabled immediately preceded by Confinement [in a Hospital] as a result of Injuries sustained in a Covered Accident. This benefit is payable for each day of Total Disability up to the Maximum Benefit Period shown in the Schedule of Benefits.

We will not pay the Recovery Benefit, the Hospital Confinement Benefit or Rehabilitation Unit Benefit for the same day. We will pay the largest of the three benefits for that day.

We will not pay both the Recovery Benefit and the Rehabilitation Unit Benefit for the same Covered Person. We will pay the largest of the two (2) for the same Covered Accident.

REHABILITATION ADMISSION BENEFIT

We will pay this benefit for each Covered Person Confined in a Rehabilitation Unit immediately preceded by Confinement in a Hospital as a result of Injuries received in a Covered Accident. We will not pay this benefit for outpatient treatment or for a stay of less than 20 hours.

We will pay this benefit only once per Covered Person per Covered Accident. We will not pay the Rehabilitation Admission Benefit and the Recovery Benefit for the same Covered Person. We will pay the largest of the two (2) for that Covered Accident.

REHABILITATION UNIT BENEFIT

We will pay this benefit if a Covered Person is Confined in a Rehabilitation Unit for physical, occupational or speech therapy for treatment of Injuries sustained in a Covered Accident. We will pay this benefit for each day of Confinement in a Rehabilitation Unit up to the Maximum Benefit Period shown in the Schedule of Benefits.

We will not pay this benefit unless the Rehabilitation Unit Confinement was immediately preceded by Confinement in a Hospital.

We will not pay the Rehabilitation Unit Benefit and the Hospital Confinement Benefit for the same day. We will pay the larger of the two (2) benefits for that day.

SKIN GRAFT BENEFIT

We will pay this benefit for each Covered Person who receives a skin graft as a result of Injuries sustained in a Covered Accident and for which We paid a Burn Benefit. The skin graft must be received within one year after the Covered Accident. We will pay this benefit only once per Covered Person per Covered Accident.

SPORTS PACKAGE BENEFIT

We will pay this benefit if a Covered Person sustains Injuries as the result of a Covered Accident while participating in an Organized Sporting Activity.

TENDON, LIGAMENT, ROTATOR CUFF BENEFIT

We will pay this benefit if a Covered Person sustains an Injury to a tendon, ligament, or rotator cuff as the result of a Covered Accident.

The tendon, ligament, or rotator cuff must be:

- 1) Torn, ruptured or severed; and
- 2) Repaired through surgery by a Physician within 60 days after the Covered Accident.

If a Covered Person sustains a Fracture or a Dislocation and tears, ruptures or severs a tendon, ligament, or rotator cuff in the same Covered Accident, We will pay only one benefit. We will pay the larger of either the Tendon, Ligament, Rotator Cuff Benefit, the Fracture Benefit or the Dislocation Benefit.

TRANSPORTATION BENEFIT

We will pay this benefit per round trip if a Covered Person must travel more than 100 miles each way from the Covered Person's residence to receive special treatment and Confinement in a Hospital for Injuries received as the result of a Covered Accident. Treatment must be prescribed by a Physician and not be available within a 100-mile radius of the Covered Person's residence. This benefit is payable for the Maximum Trips listed in the Schedule of Benefits per Covered Accident. This benefit is not payable for transportation by ambulance or air ambulance.

URGENT CARE BENEFIT

We will pay this benefit if a Covered Person receives initial treatment in an Urgent Care Facility for Injuries sustained in a Covered Accident. The treatment must be within 60 days after the Covered Accident and the services provided must be the result of a Covered Accident and not for preventive testing or routine examinations. We will pay this benefit only once per Covered Person per Covered Accident.

Follow-up treatment prescribed by a Physician will be paid under the Accident Follow-Up Treatment Benefit.

[WELLNES BENEFIT

We will pay this benefit if a Covered Person undergoes one of the following health screening tests or procedures more than [90] days after the date of enrollment.

Wellness Tests are:

[Blood test for triglycerides	Hemocult stool analysis
Bone marrow aspiration or biopsy	Mammography
CA 15-3 (blood test for breast cancer)	Pap smear
CA-125 (blood test for ovarian cancer)	PSA (blood test for prostate cancer)
Carotid Doppler	Serum cholesterol test to determine HDL and LDL levels
Chest x-ray	Serum protein electrophoresis (blood test for myeloma)
Colonoscopy	Skin cancer biopsy
Echocardiogram	Stress test on a bicycle or treadmill
Fasting blood glucose test	Thermography
Fasting plasma glucose (FPG)	Thin prep pap test
Hemoglobin A1C(HbA1c)	Two hour post-load plasma glucose
Flexible sigmoidoscopy	Virtual colonoscopy.]

Over time, We may add covered Wellness Tests at our option to adjust to medical technology.

We will pay this benefit only once per Covered Person per Certificate year. The first Certificate Year begins on the Certificate Effective Date, continues for a twelve (12) month period, and ends at 11:59 p.m. of the day immediately prior to the annual anniversary of the Certificate Effective Date. Subsequent Certificate years begin on the annual anniversary of the Certificate Effective Date, continue for a twelve (12) month period, and end at 11:59 p.m. of the day immediately prior to the next annual anniversary.]

X-RAY BENEFIT

We will pay this benefit if a Covered Person requires an X-ray within 30 days after a Covered Accident for Injuries sustained as the result of the Covered Accident. We will pay this benefit once per Covered Person per Covered Accident.

DEFINITIONS

Active Employee, Actively at Work means the Insured is at work for pay on a permanent basis at least [17 ½] hours per week performing the normal duties of the Insured's job.

[Catastrophic Loss means an Injury that within 365 days after the Covered Accident results in total and irrecoverable:

- 1) Loss of both hands or both feet; or
- 2) Loss of use of both arms or both legs; or
- 3) Loss of one hand and one foot; or
- 4) Loss of use of one arm and one leg; or
- 5) Loss of the sight of both eyes; or
- 6) Loss of the hearing in both ears; or
- 7) Loss of the ability to speak.

With respect to Catastrophic Loss only:

- 1) Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.
- 2) Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.
- 3) Loss of use of an arm means the loss of function of the entire arm from the shoulder to the hand.
- 4) Loss of use of a leg means the loss of function of the entire leg from the hip to the foot.
- 5) Loss of sight means both eyes are totally blind and that no sight can be restored.
- 6) Loss of hearing means complete deafness in both ears, such that it cannot be corrected to any functional degree by any procedure, aid or device.
- 7) Loss of the ability to speak means loss of audible communication, such that it cannot be corrected to any functional degree by any procedure, aid, or device.]

Certificate Effective Date means the date coverage under this Certificate becomes effective. The Certificate Effective Date is shown on the Certificate Specifications. This date will be used to determine Certificate years, months, and anniversaries. While Interim Coverage is in effect, all references to the Certificate Effective Date, except the reference under premium provisions, shall mean the date of Your enrollment.

Chip or Avulsion Fracture means a Fracture in which a piece of the bone is broken off near a joint at a place where a ligament is usually attached.

[Child Care Center means a facility that is licensed as such by the state; provides non-medical care and supervision for children in a group setting; and is not operated by a Covered Person or an Immediate Family member.]

[Chiropractic Care Services means spinal manipulation services conducted by a licensed chiropractor to correct a structural imbalance caused by a Covered Accident. Benefits will not be paid for massage therapy or for treatment of chronic conditions or other injuries not related to structural imbalance.]

Common Carrier means commercial airplanes, trains, buses, trolleys, subways, ferries and boats that operate on a regularly scheduled basis between predetermined points or cities. Taxis and privately chartered vehicles are not Common Carriers.

Confined or Confinement means the assignment to a bed as a resident inpatient in a Hospital or Rehabilitation Unit on the advice of a Physician or confinement in an Observation Unit within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician.

Covered Accident means an unintended and unforeseen injurious occurrence causing Injury that:

- 1) Occurs after the Certificate Effective Date; and
- 2) Occurs while this Certificate is in force; and
- 3) Is not excluded by name or specific description in this Certificate.

[If the Coverage Type (shown in the Certificate Specifications) is "Non-Occupational Injury", a Covered Accident does not include any Injury that occurs while a Covered Person is working for pay or profit.]

Covered Person means a person listed in the Certificate Specifications as covered under this Certificate, (except no person who is in active duty status for the military service of any country may be covered under this Certificate).

Dependent means:

- 1) The Insured's Eligible Dependent whose coverage is in force; and
- 2) The Insured's Eligible Dependent child or grandchild for whom coverage is continued under the Continuation for Incapacitated Children provision of this Certificate.

[Disability, Disabled, Total Disability, Totally Disabled, means the Insured is:

- 1) Unable to perform the material and substantial duties of the Insured's regular occupation at the time the Disability began; and
- 2) Not, in fact, working at any job for pay or benefits; and
- 3) Being cared for on a regular basis by a Physician for the Injury causing such Total Disability.]

Dislocation means the complete disruption of the normal relationship of the two bones which form a joint such that the dislocated bone is no longer in its normal position. For the purposes of this Certificate, Dislocation does not include subluxation.

[Eligible Domestic Partner/Civil Union means a person who resides with and is financially interdependent with the Insured.]

Eligible Dependent means a person who is:

- 1) The Insured's Spouse;
- 2) The Insured's newborn child;
- 3) The Insured's natural child, legally adopted child, child in the waiting period prior to finalization of adoption by the Insured, or step-child; provided that such child is unmarried and under age [26]; or
- 4) The Insured's unmarried grandchild under age [26] who is a dependent for federal income tax purposes.

[Eligible Employee means a person who is an Active Employee of the Policyholder.]

[Eligible Member means a member who is in good standing with the Policyholder and who is an Active Employee.]

Elimination Period means the period of time after the date of a Covered Accident for which no benefits are payable. The Elimination Period is shown in the Schedule of Benefits for each benefit that has an Elimination Period.

Emergency Room means a specified area within or affiliated with a Hospital that is designed for the emergency care of accidental injuries. It must:

- 1) Be staffed and equipped to handle trauma;
- 2) Be supervised and provide treatment by Physicians; and
- 3) Provide care seven days per week, 24 hours per day.

Fracture means a break in a bone that is confirmed by X-ray or CT scan.

Hospital is an institution in the United States or Canada which meets all of the following requirements:

- 1) operates pursuant to state or provincial law for Hospitals located in the United States or Canada;
- 2) operates primarily for the care and treatment of sick or injured persons as Inpatients;
- 3) provides 24 hour nursing service;
- 4) has facilities available for diagnosis and surgery either on its own premises or in facilities available to the Hospital on a pre-arranged basis; and
- 5) has a staff of at least one licensed Physician available at all times.

Hospital does not include rest homes, nursing homes, convalescent homes, homes for the aged, and facilities primarily affording custodial, educational, or rehabilitation facilities, including rehabilitation hospitals.

Hospital Intensive Care Unit means a place that:

- 1) Is a specially designated area of the Hospital called an intensive care unit that provides the highest level of medical care and is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
- 2) Is separate and apart from the surgical recovery room and from rooms, beds, and wards customarily used for patient Confinement;
- 3) Is permanently equipped with special life saving equipment for the care of the critically ill or injured;
- 4) Is under constant and continuous observation by a specially trained nursing staff assigned exclusively to the intensive care unit on a 24-hour basis; and
- 5) Has a Physician assigned to the intensive care unit on a full-time basis.

A Hospital Intensive Care Unit is not a progressive care unit, an intermediate care unit, a private monitored room, Hospital Sub-Acute Intensive Care Unit, an Observation Unit or any facility not meeting the definition of a Hospital Intensive Care Unit as defined above.

Hospital Sub-Acute Intensive Care Unit means a place that:

- 1) Is a specifically designated area of the Hospital that provides a level of medical care below intensive care, but above a regular private or semi-private room or ward;
- 2) Is separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient Confinement;
- 3) Is permanently equipped with special life saving equipment for the care of the critically ill or injured; and
- 4) Is under constant and continuous observation by a specially trained nursing staff.

A Hospital Sub-Acute Intensive Care Unit may be referred to as progressive care, intermediate care, or a step-down unit, but is not a regular private or semi-private room, or ward with or without monitoring equipment.

Immediate Family means:

- 1) The Insured or the Insured's Spouse; or
- 2) Any of the Insured's, or the Insured's Spouse's children, parents, grandparents, grandchildren, brothers, sisters, or their respective spouses.

Incomplete Dislocation means a Dislocation in which the joint is not completely separated.

Injured, Injury, or Injuries means an accidental bodily injury that resulted from a Covered Accident. They do not include sickness, disease or bodily infirmity. Overuse syndromes, typically due to repetitive or recurrent activities, such as osteoarthritis, Carpal Tunnel Syndrome or tendonitis, are considered to be a sickness and not an Injury for purposes of this Certificate. See also the "Exclusions" provision of this Certificate.

Insured means the person covered by this Certificate, as named in the Certificate Specifications.

Laceration means a cut.

Loss means an event for which a benefit may become payable under this Certificate.

Loss of Finger, Toe, Hand, Foot, or Sight of an Eye:

- 1) Loss of finger means that the finger is cut off at the joint proximate to the first interphalangeal joint where it is attached to the hand.
- 2) Loss of toe means that the toe is cut off at the joint proximate to the first interphalangeal joint where it is attached to the foot.
- 3) Loss of hand means that the hand is cut off through or above the wrist joint or the use of the hand is permanently lost.
- 4) Loss of foot means that the foot is cut off through or above the ankle joint or the use of the foot is permanently lost.
- 5) Loss of sight of an eye means best corrected vision of the eye is 20/200 or worse, or a visual field of 20 degrees or less. The degree of visual loss must be permanent with no realistic expectation of improvement.

Maximum Benefit Period means the longest period of time for which a benefit will be paid. The durations are shown in the Certificate Specifications and Schedule of Benefits for each benefit that has a Maximum Benefit Period.

[Non-Occupational Injury] means an Injury that did not occur while the Covered Person was working for pay or profit.]

Observation Unit means a specified area within a Hospital, apart from the Emergency Room, where a patient can be monitored by a Physician following outpatient surgery or treatment in the Emergency Room that:

- 1) Is under the direct supervision of a Physician or registered nurse;
- 2) Is staffed by nurses assigned specifically to that unit; and
- 3) Provides care seven days per week, 24 hours per day.

Organized Sporting Activity means a competition or supervised organized practice for a competition. The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity, and overseen by a legal entity such as a public school system or sports conference. The legal entity must have a set of bylaws and competition must be on a regulation playing surface. Participation must be on an amateur basis.

Owner means the Insured, unless a different Owner is named in the Certificate Specifications, or the Owner is later changed as provided in this Certificate. If the Owner and Insured are different, then upon the Owner's death, the Insured will become the Owner. The Owner has the right to renew, cancel or reinstate coverage, and all other rights the Certificate provides, including the right to name and change the beneficiary.

Physical Therapist is a person, other than the Insured or an Immediate Family member, who:

- 1) Is licensed to practice physical therapy by the state in which the services are performed;
- 2) Performs services which are within the scope of his or her license;
- 3) Performs services for which benefits are provided by this Certificate; and
- 4) Practices according to the Code of Ethics of the American Physical Therapy Association.

Physician means a person performing tasks that are within the limits of his or her medical license and is:

- 1) Licensed to practice medicine and prescribe and administer drugs or to perform surgery; or
- 2) A legally qualified medical practitioner according to the laws and regulations of the governing jurisdiction.

A Physician cannot be the Insured or a member of the Insured's Immediate Family, the Insured's business or professional partner, or any person who has a financial affiliation or business interest with the Insured.

Policyholder means the entity to whom the Policy is issued. The Policyholder is shown in the Certificate Specifications.

Rehabilitation Unit means a designated area or free-standing facility of a Hospital that provides physical, occupational or speech therapy on a short term basis.

Spouse means the person to whom the Insured is legally married [or the Insured's Eligible Domestic Partner/Civil Union], as defined under this Certificate.

Urgent Care Facility means a free-standing facility that is not part of a Hospital or Emergency Room, which provides care on an urgent basis and is duly licensed by the agency responsible for licensing such facilities.

We, Our, Us or the Company means Combined Insurance Company of America.

You or Your means the Owner named in the Certificate Specifications.

EXCLUSIONS

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be paid for an Injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

- 1) Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- 2) Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- 3) Committing or attempting to commit suicide or intentionally injuring himself or herself;
- 4) Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident;
- 5) Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- 6) Participation in any contest using any type of motorized vehicle.

[If Your Coverage Type (shown in the Certificate Specifications) is Non-Occupational, no benefits will be paid for an Injury incurred while working for pay or profit.]

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

ELIGIBILITY, EFFECTIVE DATE, TERMINATION OF COVERAGE, AND PORTABILITY PRIVILEGE

ELIGIBILITY FOR COVERAGE

The Insured is eligible for coverage under this Certificate if:

- 1) The Insured's enrollment form is approved by Us; and
- 2) The Insured is [an Eligible Employee] [or] [an Eligible Member] on the Certificate Effective Date.

An Eligible Dependent is eligible for coverage on the later of:

- 1) The date the Insured is eligible for insurance; or
- 2) The date the Insured acquires the Dependent.

An Eligible Dependent is deemed to be acquired as follows:

- (a) Spouse: On the date of the marriage or the date the Eligible Dependent becomes the Insured's [Eligible Domestic Partner/Civil Union].
- (b) Natural Child: On the date of birth.
- (c) Adopted Child: On the date the child is placed in the Insured's custody pursuant to an interim or permanent court order of adoption.
- (d) Stepchild: On the date of the Insured's marriage to the child's parent.
- (e) Grandchild: On the date the child is dependent on the Insured or the Insured's Spouse for Federal Income Tax purposes.

EFFECTIVE DATE

The Insured's coverage will start on the Certificate Effective Date shown in the Certificate Specifications. While Interim Coverage is in effect, all references to the Certificate Effective Date shall mean the date of Your enrollment.

INTERIM COVERAGE

This Certificate will be in force from the date of the Your enrollment for coverage to the Certificate Effective Date if:

- 1) A payroll deduction authorization or request for electronic funds transfer (EFT) payment is executed on the date of Your enrollment; and
- 2) The proposed Covered Persons are insurable for insurance according to Our rules and practices in effect on the date of Your enrollment.

ADDITION OF ELIGIBLE DEPENDENTS

- 1) Newborns: Coverage for a newborn is effective from the moment of birth provided that We receive written notice of the newborn within 45 days after birth, and You pay all required premiums within 31 days after receiving a notice of amount due. If notification of a newborn is received more than 45 days after birth, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 2) Newly Adopted Children: Coverage for an adopted child is effective from the date of an interim or permanent court order of placement. For coverage to continue, We must receive written notice of the adoption within 45 days after the date of the interim or permanent court order; and the Insured must pay all required premiums within 31 days after receiving a notice of amount due. Failure to provide notice within the required time period will not end coverage if it is shown that the notice was furnished as soon as reasonably possible. If notification of the interim or permanent court order of adoption is received more than 45 days after the date of the interim or permanent court order, coverage will be effective on the date written notification is received by Us, provided You pay all required premiums within 31 days after receiving a notice of amount due.
- 3) Other than a Newborn or Newly Adopted Child: The Insured must complete and sign an enrollment form that includes the Insured's Dependents. If approved by Us, the additional coverage will be effective on the monthly anniversary of the Certificate Effective Date following approval.

TERMINATION OF COVERAGE

The Insured's coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to have the Insured's insurance terminated;
- 3) The date the Insured enters into active duty status for the military service of any country;
- 4) The date of the Insured's death; or
- 5) The date the Policy is cancelled subject to the Portability Privilege provision.

Dependent coverage will terminate at the earliest of:

- 1) The end of the period for which premium is paid, subject to the Grace Period;
- 2) The monthly anniversary of the Certificate Effective Date following the date a Dependent ceases to be a Dependent as defined;
- 3) The date the Insured's coverage terminates, except as provided in the Dependent Conversion provision;
- 4) The date the Dependent enters into active duty status for the military service of any country; or
- 5) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to terminate Dependent coverage for the Insured's Spouse and/or Dependent child(ren).

CONTINUATION FOR INCAPACITATED CHILDREN

Dependent children insured hereunder who are incapable of self-sustaining employment due to mental illness, developmental disability, or mental retardation or physical disability, and who became incapacitated prior to the age at which Dependent coverage would otherwise terminate and who are chiefly dependent on the Insured for support and maintenance, may continue to be covered regardless of age.

You must claim incapacitated status within 31 days of such child attaining the age at which coverage for the Dependent would otherwise terminate. We will require proof of incapacity as often as necessary, but not more than once a year. We have the right to examine the Dependent but not more than once a year. Coverage for an incapacitated Dependent child will end on the earliest of:

- 1) The date the Dependent marries;
- 2) The date the Dependent obtains self-sustaining employment;
- 3) The date the Dependent ceases to be incapacitated;
- 4) The date the Dependent ceases to be chiefly dependent upon the Insured for support and maintenance;
- 5) Sixty (60) days after a written request for proof of incapacity, if proof is not provided within such 60 days;
- 6) The date the Insured or Dependent refuses to allow Us to examine the Dependent; or
- 7) The monthly anniversary of the Certificate Effective Date following the date We receive Your written request to terminate Dependent coverage for the Insured's Dependent child(ren).

DEPENDENT CONVERSION

If coverage of the Spouse listed in the Certificate Specifications terminates due to the death of the Insured or the divorce or annulment of the marriage to the Insured, or termination of the [Eligible Domestic Partner/Civil Union] with the Insured, the Spouse may purchase an individual certificate of accident insurance. The Spouse may elect to include coverage for Dependent children under the new certificate if coverage for Dependent children is terminated under this Certificate due to the death of the Insured or by request of the Owner at the time of the divorce, annulment, or termination of the [Eligible Domestic Partner/Civil Union].

The Spouse must enroll for conversion within 60 days after the death, divorce, annulment or termination of the [Eligible Domestic Partner/Civil Union] and pay the premium for the continued coverage within 31 days after enrollment is made. No evidence of insurability will be required.

The effective date of the new certificate will be the effective date of the termination of coverage under this Certificate. The benefits provided in the new certificate shall be substantially the same as the benefits provided under this certificate. The premium for the new certificate will be that applicable to the attained age of the Spouse and the form and amount of insurance issued. The class of risk under the new certificate will be the same as the class of risk under this Certificate, or the most comparable class available.

PORTABILITY PRIVILEGE

We will provide Accident Insurance portability coverage subject to these provisions.

Such coverage will not be available for a Covered Person unless:

- 1) The Insured's Accident Insurance under the Policy terminated because the Policy was cancelled or the Insured is no longer eligible for payroll deduction; and
- 2) We receive a written request and payment of the first premium for the portability coverage no later than 60 days after such termination; and
- 3) The request is made on a form we furnish or approve for that purpose.

No portability coverage will be provided if Your Accident Insurance terminated due to failure to pay premium.

COVERAGE

The benefits, terms and conditions of the portability coverage will be the same as those provided under the Policy for Accident Insurance when Your insurance terminated. Portability coverage may include any Covered Persons. Benefits for portability coverage will be determined as if the Policy had remained in full force and effect.

Portability Coverage will be effective on the day after Accident Insurance under the Policy terminates.

CLAIM PROVISIONS

NOTICE OF CLAIM

Written notice of claim must be given to Us at Our address shown on the first page of this Certificate or as otherwise designated in writing by Us within 20 days after Loss covered by this Certificate occurs or starts. If notice is not given within that time, it must be given as soon as reasonably possible. Notice must be received by Us. The notice should include Your name, address, telephone number, and Certificate Number as shown in the Certificate Specifications.

CLAIM FORMS

When We receive the notice of claim, We will send the claimant forms for filing Proof of Loss. If these forms are not sent to the claimant within 15 days of our receipt of the notice of claim, the claimant will meet the Proof of Loss requirement by giving Us a written statement of the nature and extent of the Loss within the time limit stated in the Proof of Loss provision below.

PROOF OF LOSS

Proof of Loss means the written claim form and other information requested by Us substantiating the nature and extent of the Loss. Proof of Loss must be completed and returned to Us within 120 days after the covered loss begins, or as soon as reasonably possible. Verification of continued Disability, when requested, must be provided within 90 days after the end of each monthly benefit period in which the Insured is Totally Disabled or as soon as reasonably possible. Except for absence of legal capacity, no claim for benefits will be accepted after one year from the date Proof of Loss is otherwise required. You must give us the information We need to determine the reasonableness of any delay, if a benefit is payable, and how much the benefit should be.

TIME OF PAYMENT OF CLAIMS

Benefits payable under this Certificate will be paid immediately upon Our receipt of written Proof of Loss that is satisfactory to Us.

PAYMENT OF CLAIMS

After We receive written Proof of Loss and process Your claim, We will pay any benefits due. Benefits will be paid to You, except that accidental death benefits payable as a result of the death of the Insured will be paid to the Beneficiary designated under the Certificate (see "Beneficiary" provision). Any accrued benefits unpaid at the Insured's death will also be paid to the Beneficiary. If You did not name a Beneficiary, or if no Beneficiary survives the Insured, any benefits due will be paid to the Insured's estate. If benefits are payable to an estate or to a person who cannot give a valid release, We may in our discretion pay up to \$1,000 to someone related to the Insured or Beneficiary by blood or marriage. We will be discharged from all liability for any such payment made in good faith.

UNPAID PREMIUM

On payment of a claim under this Certificate, any premium then due and unpaid will be deducted from Your claim payment.

REFUND OF PREMIUM AT DEATH

Upon notice of the Insured's death, We will refund to the Beneficiary the portion of any premium that applies to a period beyond the end of the Certificate month in which death occurred.

GENERAL PROVISIONS

ENTIRE CONTRACTS

This Certificate is a legal contract between You and Us. The entire contract consists of the Policy, the Certificate, and any enrollment forms, endorsements, riders or amendments. No change in this Certificate will be effective until approved by the President, a Vice President, or the Secretary of our Company. This approval must be noted on or attached to this Certificate. No agent or broker has the authority to change this Certificate or to waive any of its provisions.

TIME LIMIT ON CERTAIN DEFENSES

After two (2) years from the Certificate Effective Date, We cannot use misstatements, except fraudulent misstatements, in Your enrollment form to void coverage or deny a claim for loss incurred or Disability commencing after the expiration of the two (2) year period.

LEGAL ACTIONS

You cannot bring a legal action to recover benefits under Your Certificate for at least 60 days after You have given Us written Proof of Loss. You cannot start such an action more than three (3) years after the date Proof of Loss is required.

PAYMENT OF PREMIUM

This Certificate is issued in consideration of the Certificate enrollment form, information provided by the Policyholder and payment of the first premium. The first premium is due on the Certificate Effective Date. Subsequent premiums are due and payable in advance. If you do not pay the premiums when due, this Certificate will terminate subject to the Grace Period. The amount and frequency of premium payments are shown in the Certificate Specifications.

All premiums are payable to Us or as otherwise designated in writing by Us. Premiums are payable while coverage continues. Premiums may be paid annually, semi-annually, quarterly, monthly or, subject to Company rules. The Owner may change the frequency of premium payments by filing a written request in a form satisfactory to the Company.

GRACE PERIOD

After You pay the first premium, if a premium is not paid on or before the date it is due, it may be paid during the next 31 days. These 31 days are called the Grace Period. Coverage shall remain in force during the Grace Period. If any premium is unpaid at the end of the Grace Period, coverage shall automatically terminate and this Certificate will no longer be in force. This Grace Period does not apply if You request termination of this Certificate.

REINSTATEMENT

If coverage ends for failure to pay premium, You may apply for reinstatement by submitting an enrollment form and the required premium. Such enrollment form must be submitted within 90 days from the date coverage ended. If We approve the enrollment form, this Certificate will be reinstated on the date of approval of such enrollment form. If We do not notify You that We have approved or disapproved the reinstatement enrollment form, this Certificate will be reinstated on the 45th day after We receive Your completed reinstatement enrollment form and the required premium has been paid to Us.

The reinstated Certificate will cover only Losses that result from Injuries received in a Covered Accident that occurs after the date the Certificate is reinstated.

In all other respects, the rights of all parties will remain the same, subject to any provisions noted on or attached to the reinstated Certificate. The statements in Your enrollment form for the reinstated Certificate will be measured from the date of reinstatement with respect to the time periods stated in Time Limit on Certain Defenses provision.

MISSTATEMENT OF AGE

If a Covered Person's age has not been stated correctly, an adjustment in premium, coverage, or both, will be made. The adjustment will correct the coverage to what the premium paid would have bought at the Covered Person's true age. This change will be based on our rates in effect on the Certificate Effective Date.

BENEFICIARY

The Beneficiary for benefits payable upon the Insured's death will be the Beneficiary named in the Certificate enrollment form, unless You have changed the Beneficiary designation. Unless specifically designated as irrevocable, You may change the Beneficiary designation while the Insured is living by written notice satisfactory to Us. An irrevocable Beneficiary designation may only be changed with the consent of such irrevocable Beneficiary. Unless You specify otherwise, the Beneficiary change will take effect as of the date the written notice was signed by You, subject to any payment or other action taken by Us prior to receipt of such notice. The consent of any Beneficiary, other than an irrevocable Beneficiary, is not required to surrender or assign this Certificate, or to make any other changes in this Certificate.

If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other designated Beneficiaries according to their respective interests. If more than one Beneficiary is designated in a class, each Beneficiary who survives the Insured will receive an equal portion of any benefits payable unless otherwise set forth in the Beneficiary designation.

ASSIGNMENT

You can assign any rights You have under this Certificate, however, if You have designated an irrevocable Beneficiary, the consent of such Beneficiary is required to assign any rights. No assignment is binding on Us until We receive a copy of it. Each assignment will be subject to any payments made or action taken by Us before We received such assignment. We are not responsible for the validity of any assignment.

PHYSICAL EXAMINATION AND AUTOPSY

We have the right to have a Covered Person examined when and as often as is reasonable during the handling of a claim and do an autopsy where it is not forbidden by law. If We initiate the request, either or both will be done at Our expense.

NOTICE

If there are any questions about this Certificate or if anyone seeks to replace this Certificate, please contact a Combined Insurance Company of America agent or the Home Office of the Company. All inquiries should be in writing, stating the Certificate Number.



Combined Insurance Company of America
[Home Office: 111 East Wacker Drive • Suite 700 • Chicago, Illinois 60601
Policyholder Service Address; P. O. Box 1160 • Glenview, Illinois 60025-8160
1-800-544-9382]

AMENDMENT

This Amendment forms a part of the Certificate to which it is attached and amends such Certificate in the manner indicated for Arkansas residents only. Anything specifically stated in this Amendment overrides anything to the contrary in the Certificate, and will be subject to all other parts of the Certificate.

The Continuation For Incapacitated Children is deleted in its entirety and replaced with the following:

CONTINUATION FOR INCAPACITATED CHILDREN

Dependent children insured hereunder who are incapable of self-sustaining employment due to mental illness, developmental disability, or mental retardation or physical disability, and who became incapacitated prior to the age at which Dependent coverage would otherwise terminate and who are chiefly dependent on the Insured for support and maintenance, may continue to be covered regardless of age.

No other Policy or Certificate provision or condition is changed in any way by this Amendment, except as described above.

Combined Insurance Company of America

Brad Bennett, President

Carmine A. Giganti, Vice President and Secretary